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ABSTRACT

Intended to supplement the fifth grade textbook "Young Consumers" (part of the "Law in Action Series" by West Publishing Company, 1980), this guide contains 22 lessons each of which includes a classroom visit from a community resource person. The guide is a product of the Urban Consumer Education Project, a cooperative program between the St. Louis Public Schools and the Missouri Attorney General's office. The lessons were developed and field tested by the 40 fifth-grade teachers and 40 community resource persons who participated in the project. Community persons give presentations on a variety of topics including advertising, how to save money riding the bus, crime, ways to conserve energy, consumer problems, contracts, filing a complaint, insurance, utilities, police department, using the telephone wisely, fraud, toy safety, and reading food labels. Each lesson includes the following information: consumer objectives; skill objectives; a listing of related lessons from the text "Young Consumers"; a listing of presentation materials needed by the teacher and resource person; vocabulary words to know; pre-visit activities for the teacher to do with the students; an outline of the resource person's classroom presentation; and follow-up activities that the teachers can use to reinforce the lesson's consumer and basic skills objectives. Also included in the guide is a supplement containing materials such as worksheets and discussion aids which can be used with each lesson and a description of additional community resources in the St. Louis area. (RM)

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CLASSROOMS & COMMUNITY: USING COMMUNITY RESOURCES IN THE CONSUMER EDUCATION CURRICULUM

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DIVISION OF STATE AND FEDERAL PROGRAMS

LAW AND EDUCATION PROJECT

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ACKNOWLEDGEMENTS

The Urban Consumer Education Project is a cooperative program between the St. Louis Public Schools and the Missouri Attorney General's Office. It emphasizes that a consumer has rights and responsibilities in the marketplace and stresses the importance of decision-making and critical-thinking skills. The purpose of the program is to prepare students to become fair and knowledgeable consumers. Toward this goal, the project takes two thrusts: 1) to train teachers in effective methods for teaching consumer skills to their students, and 2) to help resource people transfer their consumer knowledge to teachers and students.

The project began in the Fall of 1978 when 40 fifth-grade teachers and 40 resource persons participated in a pilot training program which resulted in the development of classroom strategies and activities which make use of consumer resources in the St. Louis community. During the project's second year (1979-80), the materials were pilot-tested in fifth-grade classrooms throughout the city.

We are indebted to the teachers and resource persons who developed and pilot-tested these materials. This guide is a reflection of their effort and creativity in developing workable lesson plans and procedures for maximizing the use of resource persons in the classroom.

We are indebted also to the men and women who serve on the project's Advisory Board. The Board, made up of top decision-makers from businesses, governmental agencies, civic groups, and educational institutions, has been generous to the project in its commitment of materials and personnel who make presentations in fifth-grade consumer classrooms.

We are deeply grateful to Lynn Beckwith, Jr., Director, Division of State and Federal Programs, and to all staff members of the St. Louis Public Schools' Law and Education Project for all their kind and generous assistance in implementing the project and compiling this guide. A special thanks to Darlene M. Keys whose secretarial skills and managerial abilities brought this guide to completion.

Our deepest gratitude to Missouri Attorney General John Ashcroft for organizing and chairing the Advisory Board and for serving as a model by making presentations in fifth-grade classrooms. Of greater importance to the project, however, is his strong conviction that education is the key to consumer protection. It is on this principle that the project is built. Our thanks also to members of the Attorney General's Staff--Martin Grambow who heads the St. Louis office and William Newcomb, Chief Counsel, Consumer Protection, Jefferson City, whose understanding of quality has set a high standard for us all.

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January, 1981

The Urban Consumer Education Project received funding for two years from the U. S. Office of Consumers' Education to develop a model for utilizing community resources in a school-based consumer education program. The only school program in the nation designed to work in cooperation with a state attorney general, the Urban Consumer Education Project has attracted considerable national attention. Project staff have been invited to speak at meetings of the National Attorney General's Association, National Community Education Association, the American Education Research Association, Committee to Support National Consumer Education Week. The project has been featured in the following publications: Missouri Consumer Educator, University of Missouri-Columbia; Communis Scriptura, Missouri Bar Association; Missouri Schools, Missouri Department of Elementary and Secondary Education; and American Education, U. S. Department of Education.

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I. INTRODUCTION

This guide is a product of the Urban Consumer Education Project, a cooperative program between the St. Louis Public Schools and Missouri's Attorney General. The program offers to all the system's fifth-grade teachers training in consumer education skills, teaching strategies, and ways to use community resources to supplement and enhance the school's consumer education curriculum. The program offers training also to resource persons in over 40 governmental agencies, businesses, educational institutions, and civic organizations to provide them with skills for bringing their consumer expertise into fifth-grade classrooms.

This book consists of 22 lessons which supplement the St. Louis Public Schools' consumer education program usually taught at the fifth-grade level. The lessons have been developed by fifth-grade teachers working closely with community resource persons over a two-year period. Resource people, all of whom are experts working in their own specialized areas of consumer education and consumer protection, have donated many hours of their time to work with teachers to construct these lessons. All of the lessons have been pilot-tested by teachers in fifth-grade classrooms in public schools across the city. It has been a cooperative effort resulting in valuable learning experiences for all who participated:

- Teachers increased their knowledge of consumer topics and became more proficient in teaching consumer education
- Resource people became more proficient in communicating their topic to wider audiences
- Students learned important consumer skills and competencies and also became more proficient in reading and math.

In constructing the lessons teachers were careful to choose activities that teach important consumer education objectives. In addition, lessons are designed to give students real-world opportunities to practice basic skills learned in language arts, math, reading, and using reference materials. Each lesson includes consumer education objectives and identifies the basic skills which are reinforced in that lesson, as measured in the California Achievement Test and the Missouri Basic Essential Skills Test.

The evaluations conducted during the pilot-testing conclude that:

. Students do learn from experts who visit their classroom

. Students do learn the basic skills through the consumer education program

. Students do learn to become better informed, more responsible consumers.

The use of community resources in the classroom will provide an exciting dimension to any consumer education program and we hope this guide will provide you with many useful ideas.

II. HOW TO USE THIS GUIDE

The most important factor in the use of community resources is

TEACHERS AND RESOURCE PERSONS

WORKING TOGETHER

The lessons in this guide emphasize a team approach to using the community resources in the classroom. For this reason, each lesson in the guide includes:

. activities that must be done by the teacher, and

. activities that must be done by the resource person.

Each lesson has three segments:

1. Pre-Visit--activities to be taught by the teacher
2. The Visit--an outline of what the resource person will present in the classroom
3. Follow-Up--activities to reinforce the concepts introduced in the visit.

It is important for the teacher to do the pre-visit activities outlined in the lesson.

It is important for the Resource Person to present his/her material as outlined in the lesson.

THE LESSONS

The guide contains 22 lessons designed to supplement the text, Young Consumers, usually taught at the fifth-grade level. Each lesson includes a visit from a resource person--an expert whose daily work is related to serving the St. Louis consumer. Each lesson contains:

Consumer Objectives

Basic and Competency Skill Objectives (as measured by CAT and BEST)

Text - a listing of related lessons in Young Consumers

Presentation Needs - a listing of materials needed by the teacher and resource person

Words to Know - a listing of words the resource person will probably use in his/her presentation

Pre-Visit - activities for the teacher to do with students in advance of the visit

The Visit - an outline of the resource person's classroom presentation

Follow-Up - suggestions for ways the teacher can reinforce consumer and basic skills objectives.

Some lessons include ideas for bulletin boards and field trips. In addition, the supplement to this guide contains materials for each lesson which can be reproduced to use in the classroom as worksheets, discussion aids, bulletin boards, overhead transparencies, and homework.

HOW TO GET RESOURCE PERSONS FOR YOUR CLASSROOM

Representatives from each organization in this book have agreed to make a specified number of presentations in fifth-grade classrooms throughout the school year.

To request a visitor to your classroom, obtain a request form from the Urban Consumer Education Project Office, 4130 Lexington, Telephone: 531-2000. Cite your 1st, 2nd, and 3rd choice. If you want one resource person, send one form; if you want two, send two; if you want three, send three. Be sure to list your 1st, 2nd, 3rd choice on each request form. It is a good idea to send in the forms early in the school year. Resource people generally book their calendars months in advance.

Do not call the resource person directly. All visits will be scheduled through the Urban Consumer Education Project Office, 4130 Lexington, 63115, Telephone: 231-5000.

Once the visit has been scheduled keep in mind that you have just entered into a team arrangement with the resource person. The key to a successful learning experience is working together. The individual lessons include many strategies which reinforce the team approach. In addition, there are some general guidelines for teachers and resource persons which pertain to all the lessons in this guide.

A NOTE TO THE TEACHER:

The teacher's involvement in the lesson is of utmost importance to the successful use of resource persons in the classroom--particularly at the elementary grade levels. The teacher who prepares students for a visit from a resource person will feel that the visit is educationally worthwhile. The teacher who does no preparation will find that the vocabulary is over the students' heads and that they may have difficulty relating to the visitor and becoming involved in the presentation.

The following list of suggestions were developed by teachers who pilot-tested the lessons in this guide.

Before the Visit

1. Do the pre-visit activities outlined in the lesson.
2. Be sure students understand the vocabulary words included for each lesson. Some ideas for vocabulary activities are included on pages 12-13.
3. Have students make name tags or desk plates to use when a resource person visits the classroom. Don't let students "over-decorate." The name tags should be readable from a distance.
4. (Optional) Invite parents to the classroom for the resource person's presentation.

During the Visit

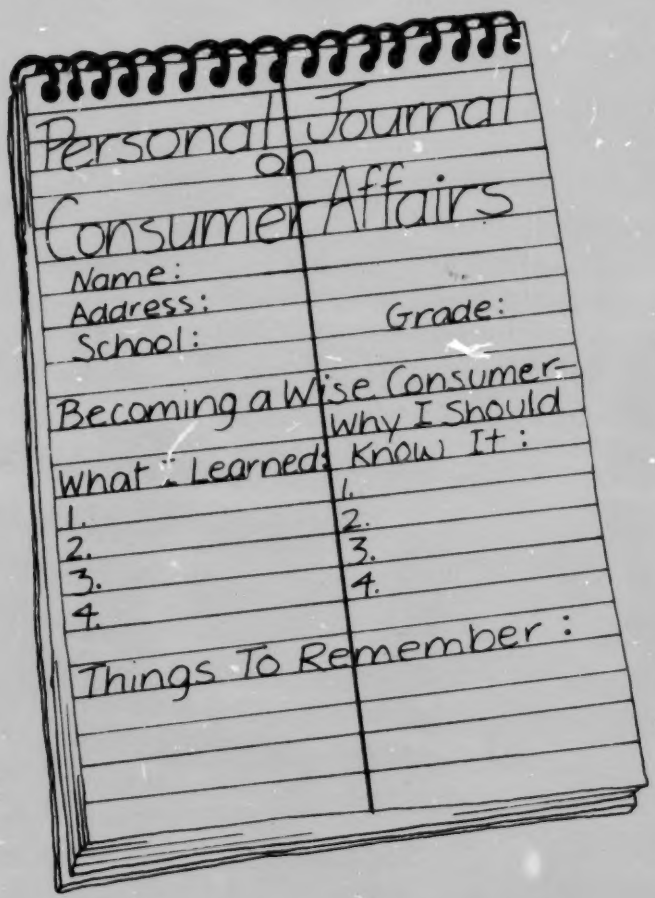
1. Resource persons are experts in their own fields. They are not experts in teaching or in classroom management. They may need a lot of help from the teacher. The teacher should NOT leave them in charge of the class by leaving the room.
2. Have one or two students meet the resource person at the entrance to the school. This makes him or her feel especially welcome.
3. If there is a bulletin board in the room pertaining to the subject of the visit, be sure to point it out to the resource person when he/she arrives.
4. Have a few questions ready to stimulate discussion, if necessary.

During the Visit (continued)

5. A resource person may need help in ending the visit. Some may stay as long as even one student continues to ask questions. It is up to the teacher to help the resource person depart gracefully. Resource persons should be told to restrict their presentations to 30 minutes. In most cases, 45 minutes would be the optimum limit for a visit.

After the Visit

1. Conduct the follow-up activities outlined in the lesson.
2. Have students write thank you letters to the resource person.
3. (Optional) Have students keep a consumer education journal which includes information about visits from resource persons.



A NOTE TO THE RESOURCE PERSON:

Working with younger students is a new and different experience for most resource persons. Even those who have a great deal of school experience generally visit secondary classrooms and rely on a straight lecture format. Younger students respond best to a format that is more interactive and to topics that are within their realm of experience.

The lessons in this guide have been designed to involve students in your presentation and to provide them with information and skills which relate to their everyday lives. The resource persons who pilot-tested the lessons in this guide reported a great deal of satisfaction from working with young people. The students' creativity and fresh approach often gave a new perspective to the topic and a sense of gratification to the presentor.

The following list of suggestions were developed by resource persons who pilot-tested the lessons in this guide.

Before the Visit

1. Call the school 2 or 3 days in advance to re-confirm your visit.

During the Visit

1. Keep your presentation to 30-40 minutes.
2. Structure your presentation so that you involve students right away. You may want to begin by asking them what they already know about you and your organization.
3. Comment about bulletin boards or other displays in the room which relate to your topic.
4. Call on several students. Don't let one or two monopolize the discussion.

5. Be mobile. Circulate around the classroom. Walk up and down the rows.

6. Involve the teacher. For example, ask the teacher to write important points on the board. Or, have the teacher choose students to participate in activities with you.

7. Make sure the entire class hears a student's questions and responses. Either repeat the comment to the total group or ask the student to repeat it louder so that everyone can hear.

8. If you plan to exhibit brochures, forms, or other printed material, bring 35 copies with you to pass around. Tell students you will be collecting them at the end of the class. Tell students not to write on materials.

9. If you bring material for students to keep, give out only those materials needed for your presentation. Leave the rest with the teacher for distribution after your visit.

SOME NOTES ABOUT CANCELLING, POSTPONING, RESCHEDULING

1. Teachers who must cancel or postpone the visit should call the resource person directly or send a note to his/her address.

2. Resource persons who must cancel or postpone should notify the teacher by phone or letter.

3. There are two ways to reschedule:

   a. direct contact between teacher and resource person

   b. call Urban Consumer Education Project Office, 531-2000.

Finally, it <u>does</u> happen. Occasionally, a resource person misses an appointment. So. . . . .

WHAT TO DO WHEN THE RESOURCE PERSON DOESN'T SHOW?

TRY TO REMEMBER . . .

that resource people are human and something could have happened . . .

1. flat tire on the way to work,
2. mother-in-law's mother-in-law suddenly took ill,
3. roof caved in at the office,
4. sudden illness.

Try to remember also that your visitor may have tried to call **your** school . . . and this was the day the school bus was late and 42 parents called.

KEEP YOUR COOL . . .

1. You are the instructional leader of the classroom.
2. Your students have already had a positive educational experience simply by preparing for the visit.

NOW . . .

You become the resource person . . .

Let students know that they have prepared for SOMETHING SPECIAL and that they are still going to do SOMETHING SPECIAL:

1. Move on to some other activities in the lesson plan. See the section on follow-up activities for ideas.
2. Have students make posters or brochures about the resource person's organization or about consumer problems the resource person can help with. Send these to the resource person.
3. Have students make cartoon drawings illustrating consumer problems they or their parents may have which tie in to the resource person's area of expertise. Send these to the resource person. (See Young Consumers for an example of a consumer problem that is depicted in cartoon format. Lesson 16, 1st edition; Lesson 27, 2nd edition.)
4. Have students write to the resource person outlining how they have prepared for the visit and expressing their desire to have the visit rescheduled.

III. LEARNING THE VOCABULARY: ACTIVITIES TO HELP THE STUDENT

Each lesson includes vocabulary words to help students better understand information presented by the resource persons. In addition, there are long-range benefits to learning the vocabulary. It will broaden students' understanding of their rights and responsibilities and will help them make consumer decisions now and in the future. The teacher, therefore, may find it useful to consider teaching consumer-related vocabulary as an ongoing activity.

Below are some ideas for developing and reinforcing an understanding of consumer-related terms and their meanings:

1. Try to use the vocabulary words in everyday class situations, when possible. For example, the word "consequences" can be used frequently while discussing the results of positive or negative situations. The word also appears on students' report cards.

2. Hang a chart of words and meanings in the classroom several days before the resource person's visit. Accumulate these charts in the back of the room for students to use during independent activity time. Students can team up in pairs or "play teacher" with a group of 3 or 4.

3. As a class project, make a consumer education vocabulary notebook. For each lesson, have a student add to the notebook the name of the resource person, his or her organization, and the words and definitions students learned.

4. Have each child keep his or her own consumer education vocabulary notebook made with colored paper, lined paper, and tied together with yarn through punched holes.

5. Make a matching game by writing each word and each meaning on a separate card. Place in a pocket chart for independent activity, small group, or class work. Add new cards for each visit.

6. Give the definition orally; have the student give the word.

7. Write sentences with blank words to fill in. Students should provide the vocabulary word <u>that makes sense</u>.

8. Make up True and False sentences using consumer education words.

9. Devise a simple code, such as A = 1; B = 2; C = 3, etc. Write numbers on the board to correspond to letters that make up consumer education words. Have students decode the words and write them on paper. For example, 1, 4 - AD.

10. Make a "seek and find" for one lesson. Teach students how to make "seek and find", and use the best one for each new lesson.

11. Teach the class to play Consumer Hangman. Choose a word, keep it to yourself, and draw one line for each letter. Choose a partner to guess one letter at a time until he or she can guess the word correctly. If a letter is repeated, you must write it on the line as many times as it is used. For each wrong guess, draw part of a body. On the eighth incorrect guess, your partner is hanged. See figure for correct order of drawing.

1. head
2. neck
3,4. arms
5. body
6,7. legs

IV. THE LESSONS

ADVERTISING

Artwork courtesy
Consumer Education Project - EMR Students

ADVERTISING FEDERATION OF ST. LOUIS
52 Maryland Plaza
St. Louis, Missouri 63108

ADVERTISING CLUB OF GREATER ST. LOUIS
410 Mansion House Center
St. Louis, Missouri 63102

The Advertising Club of Greater St. Louis and the Advertising Federation of St. Louis are organizations made up of professional men and women working in advertising in the St. Louis Metropolitan Area. Both organizations promote high standards (truth and accuracy) of practice by those in the advertising industry. These two organizations offer programs for those in the advertising industry and consumers, as well, which stress the importance of advertising in the economy.

Advertising serves the consumer as well as serving business. For instance,

(1) it helps lower the cost of consumer products ... keeps the prices down so the average individual can afford the products.

EXAMPLE: Suppose your mother wants to make $2.00. She decides to bake cakes. She estimates her cost of the ingredients, gas for cooking and her time... this all comes to $3.00. If she bakes one cake, she must sell that cake for $5.00 in order to make her $2.00 profit ... the $2.00 she wanted to earn (that is, the $3.00 for the costs involved and the $2.00 for her).

However, if she bakes 4 cakes (her costs would be $12.00), she can sell each cake for $3.50 and still make her $2.00 ($3.50 times 4 equals $14.00 which is the cost of her four cakes plus her $2.00). She can do this IF she advertises ... that is, lets 4 people know that she is making cakes and sells each of those 4 people a cake. By making 4 cakes rather than 1 cake (mass producing), she can lower the cost per cake from $5.00 each to $3.50 each ... but she has to get 4 buyers in order to do this. She can advertise to get 4 buyers... (by mouth or through a medium).

(2) it encourages the development of new and improved products ... you get a better product.

EXAMPLE: Suppose someone else's mother is making cakes, also. Your mother is competing. Your mother might come up with a new recipe, a new cake decoration or something else that the other lady is not doing. She can advertise this difference to make a sale.

(3) it helps assure new product availability at the retail level.

EXAMPLE: Your mother is selling her cakes through some grocery store. Someone has heard how good her cakes are but

he/she trades at another store. That person will tell his/her grocer about the cake advertised and ask them to try and carry that item. Or, the other grocer may see the ad and think it might be a good item to carry. This keeps new products coming into stores which gives the consumer new choices from which to buy.

(4) it also helps insure consistent product quality.

EXAMPLE: Your mother has built up a following for her cakes. No one has ever received a bad cake that your mother has made. When your mother advertises her cakes, she is going to make certain that they all have that good taste that has made her so famous.

(5) and advertising supports our free press, magazines, radio, television, etc. Without advertising income, these communications media would not have reached their present level of development or be able to offer their services at such a low cost to the consumer.

EXAMPLE: You enjoy reading the funnies in the daily paper; you enjoy watching your favorite program over television. It would not be possible for you to do this without the advertising carried by these media.

About 70% of your local newspaper costs (the costs of putting the paper out each day) are paid by advertising. The biggest bargain you get every day is when you pay 20 cents for your newspaper. Look what you get. You get news from all over the world, the funny papers, the sports news, the stock news ... and you get advertising which shows you where you can buy products you want or need and the prices you will pay. You do not have to spend time running all over town to find an item. You will have a pretty good idea from your newspaper where to go and find it.

Even though there are many good things about advertising, there are also some not-so-good things. Advertisements are prepared by professional and non-professional people, alike. And, there are unscrupulous people who get into the advertising business just as there are unscrupulous people in other professions. Therefore, you will find advertisements which are untrue, misleading, deceptive, fraudulent ... some containing untruthfully disparaging remarks toward competitors ... some with insincere offers to sell and some with misinformation.

You as a consumer, however, will not know whether an ad misrepresents, is fraudulent or insincere until after you have had some dealings with the company or have purchased the product mentioned in the advertisement. If you find an ad does not live up to what it claims, you may report your findings to the advertising clubs, the Better Business Bureau and/or the Office of the Attorney General. All of these organizations are as interested as you are in keeping the advertising industry free of such advertising. One of the main purposes of advertising is to advise consumers of honest facts and qualities of a product, thereby allowing the consumers to make an intelligent choice.

CONSUMER OBJECTIVES

1. Students will list three positive reasons for advertising.
2. Students will apply critical thinking skills to recognize negative aspects of advertising.
3. Students will identify and label various advertising appeals.
4. Students will learn how professional advertisements are created and judged.
5. Students will prepare and present their own advertisements.

BASIC AND COMPETENCY SKILLS OBJECTIVES

CAT - Reading Vocabulary and Comprehension
BEST - Reading/Language Objectives 6, 7, 8, 10, 13, 15, 16
CAT - Spelling
CAT - Language Mechanics and Language Expression
CAT - Mathematics Computation, Concepts and Applications
BEST - Mathematics Objectives 1, 2, 3, 4, 5
CAT - Reference Skills
BEST - Government/Economics Objectives 2, 3, 4, 7, 8, 9, 11, 12, 13

TEXT

Young Consumers, 1st edition, lesson 4

Young Consumers, 2nd edition, lesson 9

PRESENTATION NEEDS

By the Teacher:

name tags
chalk and chalkboard
film projector
pointer
magazines and newspapers (see #3 in pre-visit and #3 in follow-up for their use.)

By the Resource Person:

film and samples of advertisements
handouts (giveaways) for the students

WORDS TO KNOW

1. adjective - a word that describes a noun
2. advertisement - to call attention to desirable qualities in order to arouse a desire to buy or use
3. audience - a group of listeners, watchers, or readers
4. competition - a contest to win; in advertising, to win the public business by offering the most favorable product
5. deception - misleading
6. ego - self esteem
7. evaluate - to determine the worth of something by study
8. influence - the act or power of producing an effect without using force or command
9. jingle - a short verse or song using attention-getting (catchy) words over and over
10. media - ways to bring news, advertising, or other messages to the public (examples: newspapers, magazines, radio, television)
11. merchandise - articles which can be bought or sold
12. persuade - convincing someone to agree with you or do what you want him/her to do
13. product - something that is made for use.
14. regulation - a governmental order having the force of law
15. slogan - a brief group of attention-getting words used to advertise
16. superlative - to the utmost degree of something (the best, biggest, largest, most delicious, etc.)
17. technique - a way of accomplishing a desired aim

*****Teacher: The subject of advertising is of great interest to students. More pre-visit and follow-up activities are presented in this lesson to take advantage of students enthusiasm. Allow extra days in your schedule to adequately cover the material.

PRE-VISIT

1. Have a vocabulary lesson with "WORDS TO KNOW." See front of this book for ideas.

2. Think and Talk. (Questions to stimulate discussion.)

   When you buy tennis shoes is there a certain brand you usually get? Why? Why not? If you need to buy a new pair of jeans, what brand would you buy? Why? Did you ever try a new kind of candy bar, or a new kind of anything because you saw or heard it advertised? I have. Have you every been disappointed when you've tried something new? I have. Have you been pleased about something you bought because it was advertised? I have. Tell about some of your experiences. How are we influenced to buy things that are advertised? Is the price important? (Students will know some types of advertising appeals and tell you. Aside from appeals mentioned in the text, you can help them communicate reasons they recognize but can't label, such as economy, status, brand loyalty, convenience, and health.)

3. Have students decide what types of magazines have the best ads--the ones for news? homes? families? Why wouldn't a news magazine have many ads of interest to them? Call several students at a time to choose a magazine of their choice from your selection. They are to cut out ads and paste them on one large poster or individual pieces of construction paper. The students should study their ads, find the most important word describing the product, and print that word in large letters above the picture. Next, they should decide what type of appeal the ad is using and print that word in large letters below the picture. (Examples: bandwagon, sex appeal, testimonial) For example: a Coke ad might have refreshing for the descriptive word, and the appeal could be bandwagon. (Save this work for display in the classroom, and when the resource person visits, ask for comments to be given sometime during the presentation.

4. Using the finished poster project, the class could vote on which ad used the most descriptive word, and if the right appeal was indentified. Appoint a student to be the recorder at the chalkboard. Have other students help call out the various identified appeals. The recorder should tally the ads in each category. Which appeal was used more than any other? Do students think that this appeal is used more often by advertisers? Which appeal had the fewest number of tallies? Can they decide why this would be?

5. Become better decision makers. Pass out a piece of lined paper to each child. Ask the students to pretend they are two people. Fold the paper once the long way. At the top of one column put their own name. At the top of the other column put the word "Mother". Now on their side of the paper have them write five things they would like to have which they've seen advertised in an interesting or funny way. On the other side of the paper have them give a reason why their mothers would not want them to have these things. Give a reason for each item. Have some of the students read their papers to the class. Are there any similarities in student wants and why mothers say "no" to them? Lead students into a discussion where they realize that some advertising makes them want things which may not be obtainable or may not be good for them. Examples: expensive products, unsafe toys, sugared cereals, soda, candy, etc. Since parents and children recognize there is a great deal of advertising aimed at children, this is a good time to ask students who should be responsible for evaluating worth and benefits of a product. Help them to understand that the consumer has a responsibility to choose wisely.

6. Invite parents to the resource person's visit. Have the class design the invitation in the form of an ad that would create a desire to attend. Before the class makes the final decision on the wording, the students should ask themselves, "Would this make me want to attend?" Would this persuade my parents to attend?"

BULLETIN BOARD IDEAS

1. Have class decide on one product almost every student would buy, such as gum, potato chips, or candy. Make up a new brand name for it and decorate the bulletin board like an outside billboard. Keep it simple with a large picture and few, but large, words. An example would be: "BUY SUPER POTATO CHIPS - MADE THE ST. LOUIS WAY - JUST RIGHT - AND YOU GET MORE FOR YOUR MONEY, TOO!" Students can exaggerate their claims by using superlatives, but they can't make false claims, even if this is not a real product.

2. Make "WHAT'S ON YOUR MIND?" (see supplement) and display on a large hall bulletin board.

THE VISIT

Visitor Welcome
PRINCIPAL
1. make name tags
2. Greet Resource Person & introduce to Principal
3. Write name of Resource Person on board

Artwork: Leon Smith

1. Introduce self and give brief summary of where you work, what you do, and what an ad agency does.
2. Interact with students and ask for raised hands of any students who would like to tell why we need advertising. Try to call on different students. Some of the concepts they may need help with are: helps to lower prices, gives consumers more choices, influences quality of products when in competition, helps consumers make wiser decisions when they have the information, and provides consumers with knowledge of new products on the market.
3. Recognize student efforts by making comments and asking questions about their poster display. Here are some suggestions. Do you believe what this ad says? Why or why not? I see this person could recognize the type of appeal on this ad. Would you buy what's advertised here? Why or why not? This person recognized the best descriptive word for this ad." Get across that ads have the power to influence our decisions to buy, but that the choice and responsibility are ours.
4. Ask if someone knows the most expensive kind of advertising. Explain the different media used, the length of time, costs, and preparation involved in creating ads.
5. Show awards film asking the students to be ready after the film to tell which ad they liked best and why. Explain why these ads were chosen to be winners.
6. Finish presentation by commenting that there are some deceptive ads. Explain that there are government regulations (FTC) to control mis-information and lack of information, but the consumer could suffer before these ads are taken out of circulation. Therefore, the consumer must learn to question and think before making the decision to buy. They should also question themselves whether they need, want, or can afford the product.
7. Show the giveaway item as an example of a form of advertising. Have the teacher supervise their distribution, if you wish.
8. OPTIONAL. If the class shows promise, and if you would be available, you could offer to return and help be a judge of ads for an advertising campaign the class would like to create to promote a neighborhood endeavor or school parent club project.

FOLLOW UP

-IN THE CLASSROOM

1. See supplement for copy of the TV Commercial Evaluation Form, make a thermofax master and run off on ditto machine. What did evaluate mean? Are we learning how to evaluate advertising? Tell class that tonight they will evaluate TV commercials. Pass out two forms per child and make sure they understand the words on the form, and what they are supposed to do. Have them returned the next day, and assign a student to sort them according to the project, or brand, or time. Another tally project can be done on the board using time-slots, or food ads evaluated, or toy ads evaluated, to decide which time, food, toy, or appeal is the most popular and the least popular. Or have students read their evaluations to find how many watched the same ad and gave it the same or different evaluation. The importance of this activity is that students are using critical thinking skills. There are no "right" answers. Did the students enjoy being evaluators?

2. Students could develop an imaginary product, draw a picture of it, make up a slogan, make up ads using different appeals, and put on display. Here is what one class did: Product: A Penguin Pencil. Slogan: It Skates Through Homework. Students drew a picture of a penguin with the pencil lead coming out of its bill and an eraser between its iceskates. Identification of product: Look for the Bird on Skates. Testimonial Appeal: "I sign all my autographs with a Penguin Pencil." Bandwagon Appeal: "Everyone at school uses Penguin Pencils." Sex Appeal: "Oh, I love using Penguin Pencils, darling."

3. Use the Newspaper:

   a. Have each student cut out three ads and tell the class the following facts about each ad: What is the ad selling? At what audience is it aimed? What descriptive words is it using? Why would the student buy the product? Why would the student not buy the product?

   b. To make a collage, have students cut out superlative words such as biggest, best, gigantic, etc., and special attention-getting words such as free, just arrived, rebate, etc., and arrange them in a pattern on a big piece of colored paper. When the pattern looks interesting, glue down with a glue stick or paste. Collage can be displayed in room or hall with the title: How Advertising Influences Us.

   c. Find the food ads. Label two large pieces of newsprint, FOODS WE NEED and FOODS WE WANT. Have groups of students cut out ads of foods they really like. Have class decide on which paper each ad should go. The differences between food necessities and food luxuries are not always clearly defined in minds of students. Help the class come to a consensus, but don't tell your opinion. Do the ads use words that make the food sound more interesting? Examples: vitamin enriched, fresh, personally selected, fresh frozen, juicy, Grade A, first of the season. Do any of the ads use words that make the product seem reasonable in price? Would this appeal to almost every consumer?

d. Using food, clothing, appliance, stereo, automotive or toy ads, find the same items advertised at different stores. Compare prices. Is one store selling the item cheaper than other stores? Is that store also reasonable on other items? How far away is the store? Would the savings on price be worth the cost of transportation? By studying the newspaper ads, could we save time and money?

-IN THE COMMUNITY

1. Have a poster contest even if the resource person is unable to return. Your students have knowledge about techniques of advertising that other students don't have. Choose a school-related project, such as PTA membership drive, food sales, or picture day. Or choose a neighborhood endeavor such as a beautification project, a community center happening, or a neighborhood fair. Decide on how the posters should be judged before they are begun--size, neatness, catchy slogans, clever designs, whatever the class decides. Then the students should work within these guidelines to create a product that will give people a desire to do whatever is being advertised. Ask a panel of impartial judges, two or three adults, to decide the three best ads, following the original guidelines. Have prizes and/or ribbons ready for presentation. Display winners in hall. If the resource person is able to return to judge, make this into an awards ceremony and invite parents.

2. Investigate the feasibility of creating a catchy slogan about your school that could be printed on T-shirts or book bags as a money-making project for the school or a parent group. Could your slogan create a desire to buy the T-shirt or book bag?

3. Take a public opinion poll. (See supplement for a suggested sample.) Have the class answer the statements about advertising. Stress that they are giving their opinion, there are no right or wrong answers. Remind them not to put their names on them. Then send a copy of the same form home, telling the students to ask a parent to give their opinions on the same statements. Keep the sets of answers separated into 'student' pile and 'parent' pile. Have students tally the answers to compare how the two groups feel about the same statement, and give a report to the class. Are there any differences? Do some statements have the same answers? Have students volunteer to tell how they feel about an item. Send a report of the results home to the parents.

CONSUMERS PAY FOR VANDALISM

AND

SAVE MONEY RIDING THE BUS

BI-STATE DEVELOPMENT AGENCY

818 Olive Street
St. Louis, Missouri 63101

Bi-State Development Agency is perhaps best known to St. Louisians as the operator of the bus system which serves the metro area. The potential for Bi-State far exceeds its transit interests, however, since it is empowered to plan, construct, maintain, own and operate specific properties. These include bridges, wharves, docks, grain elevators, and air, water, rail, and other terminal and community storage facilities. Bi-State is a "development" agency, serving the people of the Bi-State area as the regional port coordinator and owner/operator of the Gateway Arch transportation system and Bi-State Parks Airport. In addition, it is the promoter of an innovative trash-to-energy program.

By providing an alternative to the use of private automobiles, Bi-State offers consumers a way to reduce expenditures for local transportation. It is not only the bus rider who has a consumer interest in Bi-State. Because the transit system is supported by sales tax revenue, all local residents--whether they are users or not--have an interest in keeping operating costs to a minimum. Vandalism on buses is a cost of doing business that is passed along to the consumer and tax payer in the form of higher taxes.

CONSUMER OBJECTIVES

1. Students will learn that vandalism of a Bi-State bus is a crime for which they pay costs as taxpayers.
2. Students will apply map-reading skills and reading timetables to plan trips on the bus.
3. Students will apply math skills to compare the cost of public and private transportation.

BASIC AND COMPETENCY SKILLS OBJECTIVES

CAT - Reading Vocabulary and Comprehension
CAT - Language Mechanics and Expression
BEST - Reading/Language Objectives 4, 6, 16, 17
CAT - Spelling
CAT - Mathematics Computation, Concepts and Application
BEST - Mathematics Objectives 1, 2, 5, 8
CAT - Reference Skills
BEST - Government/Economics Objectives 4, 11, 12

TEXT

Young Consumers, 1st edition, lesson 23

Young Consumers, 2nd edition, lesson 34

PRESENTATION NEEDS

By the Teacher:

name tags
chalk and chalkboard

By the Resource Person:

pamphlets, "How to Ride the Bus"
large route map
souvenir giveaways

WORDS TO KNOW

1. courteous - respect for and consideration of others
2. crime - an act forbidden by law
3. deliberate - done as a result of careful thought
4. impulsive - acting on thoughts of the moment
5. nuisance - annoying or unpleasant
6. passenger - a traveler in public or private transportation
7. prank - an annoying act
8. public transportation - a service supplying a means of travel for all members of a community.
9. route - an established line of travel
10. timetable - a printed list of times showing arrivals and departures (schedule)
11. vandal - one who deliberately destroys or mars property

PRE-VISIT

1. Think and Talk (some questions to stimulate introduction of subject about which the guest will speak).
   What are the various ways to get from one place to another? In the city what types of transportation are available? If you do not have a car, or if it breaks down, how can you get somewhere? How many of you go places on Bi-State buses? Why? How many don't use the bus? Why? (some reasons given could be unfamiliarity with routes, schedules, not allowed to travel without adults who don't use the bus, etc.)

2. Have a vocabulary lesson with "WORDS TO KNOW." See front of this book for ideas.

3. Make Cartoons. Have each student make a stick-figure cartoon on large paper about a positive or negative aspect of riding on Bi-State. Enclose the words in balloon shapes. Display for answers or comments by the resource person.

   OR

   Have students do some research in the daily newspaper, and ask them to bring in ads and/or stories about Bi-State. Make a poster or collage for the room with them.

4. Use the student-made cartoons or newspaper posters, or see supplement for work sheet, "Wise Consumers Use Public Transportation."

BULLETIN BOARD IDEA

Use the student-made cartoons or newspaper posters, or see supplement for worksheet, "Wise Consumers Use Public Transportation."

THE VISIT

Visitors Welcomed
PRINCIPAL
1. make name tags
2. Greet Resource Person & Introduce to Principal
3. Write name of Resource Person on board

1. The resource person should write name and title on the board and describe briefly his/her job.

2. Ask students to tell you what they know about Bi-State. Comment on posters or other displays in the room. After students have shared what they know about Bi-State, tell them about some of Bi-State's operations they might not have mentioned (e.g. that Bi-State runs the elevator system in the arch, and/or the trash-to-energy program).

3. Explain to students that Bi-State is supported by tax dollars in addition to fares. Ask students whether they buy potato chips, soda, ice cream cones. Inform them that when they buy these items, they must pay sales tax. Part of the sales tax goes to Bi-State. Have students understand that they are taxpayers who support Bi-State.

4. Develop the idea that vandalism costs money and they, as taxpayers, must pay the bill. Have a student come to the board to compute the cost of replacing a vandalized seat. Give the student:

    a. cost of new seat

    b. cost of labor for replacing seat

    Ask all students to add the costs to find out how much they as taxpayers must pay for a new seat. Help students to understand that from a consumer standpoint, they save money if people do not vandalize the buses. (Students should also know that vandalism is a crime and if caught, they will be prosecuted.)

THE VISIT (continued)

5. Develop the idea that students can save money by riding the bus. Have a student come to the board to work a problem comparing the cost of a family riding the bus to a specified location, as compared to taking a cab. Give students the How-to-Ride handout and have them look on page 1 to figure out the fare for elderly grandmother, mother, father, sister (age 4) and himself or herself. Have students work the problem at their seats to check the work of the student at the board. The resource person should write on the board the fare for a similar trip by cab. Ask students to tell you which costs less money.

6. At this point, ask students to share some personal experiences about riding the bus. If problems or suggestions are mentioned, refer students to page 9 of the handout regarding complaints and compliments.

7. Leave route map and any souvenirs with the teacher.

FOLLOW UP

-IN THE CLASSROOM

1. To help students recognize that vandalism is a crime, whether deliberate or impulsive; help them make wise decisions in the face of losing friends; and to realize that vandalism has financial ramifications, ask students to identify types of vandalism in the school, neighborhood, or public places. (A good example of the latter is that visitors are scratching their initials in the Gateway Arch.) Have them describe their feelings about seeing something marred or destroyed. After identification, have an open-ended discussion using questions requiring them to think about themselves. Some examples: Why do you think students don't want to tell on others who have committed vandalism? What do you think students could do to prevent vandalism? What happens when people get caught destroying property? Have you known anyone who got caught? What happened? What do you think should happen? Are there juvenile laws about vandalism? (yes) Who is responsible for student vandalism and must pay for it if the student is guilty? (parents) Do you think riding the bus might be less expensive if there was less vandalism? Can you think of anything else that might cost less if there were less vandalism?

2. Corduct a map-reading lesson, using the large route map. Divide the class into two groups. Have each group decide where it would like to go on the bus. Have each group plan the route from school. When the class regroups, have a spokesperson from each group describe to the class the route the group must take including transfers. The teacher may want to have students compute the fare for the group.

3. Conduct a lesson to help students learn to read a timetable. See supplement for a simple timetable and worksheet. Refer to page 7 of the How to Ride handout and secure some timetables from Bi-State. You may want these to correspond to the trips planned during the map-reading lesson. If so, have students determine the departure and arrival times for their trips.

·IN THE COMMUNITY

1. Design and produce ads or posters for display in the school which encourage passengers to observe bus-riding courtesies. See page 9 of the How-to-Ride handout for ideas.

FIELD TRIP

Visit the Bi-State facilities at 39th and Park to tour the main shops. To make an appointment, call Fred Douglas, 982-1440.

STOLEN GOODS ARE NOT A GOOD BUY

CRUSADE AGAINST CRIME

CRUSADE AGAINST CRIME

4158 Lindell Boulevard
St. Louis, Missouri 63108

Crusade Against Crime is a not-for-profit volunteer organization which identifies problems and works toward solutions in four major areas of the criminal justice system: police, courts, corrections, and youth. Crusade volunteers work with over 30 key cooperating civic organizations in the city and state, ranging from bar associations to specialized crime agencies.

Some of the Crusade's accomplishments include introducing WhistleSTOP, a distress signal system; stimulating interest in recruitment of female police officers; helping achieve better police treatment of rape victims, initiating the "SEND HELP" program which provides signs to display in automobiles when in distress. In addition, Crusade volunteers are on duty everyday at the Municipal Courts to provide information services.

Crusade has a special interest in information programs which address shoplifting and purchasing stolen goods. Both of these crimes contribute to increased costs which are passed along to the consumer in the form of higher prices for goods and services.

CONSUMER OBJECTIVES

1. Students will learn that buying stolen goods causes problems for the consumer.
2. Students will learn that a consumer has a responsibility to avoid purchasing stolen goods.
3. Students will recognize that buying stolen goods is a form of stealing.
4. Students will describe conflicting feelings of having a personal possession stolen vs. opportunity to buy a stolen item at low cost.
5. Students will apply math skills of estimation to worth of stolen goods.

BASIC AND COMPETENCY SKILLS OBJECTIVES

CAT - Reading Vocabulary and Comprehension
CAT - Language Mechanics and Expression
BEST - Reading/Language Objectives 6, 7, 15, 16, 17, 19
CAT - Mathematics Computation, Concepts and Application
BEST - Mathematics Objectives 1, 2, 5, 15
CAT - Reference Skills
BEST - Government/Economics Objectives 2, 3, 4, 5, 8, 11, 12

TEXT

Young Consumers, 1st edition, lesson 17, 21.

Young Consumers, 2nd edition, lesson 24, 30.

PRESENTATION NEEDS

By the Teacher:

name tags
chalk and chalkboard
(optional) Skit, "For Eight Bucks, How Can You Go Wrong." See supplement
(optional) Filmstrip, Street Vendor, FS 672-105

By the Resource Person:

brochure on fencing stolen goods

WORDS TO KNOW

1. consumer - someone who uses something
2. goods - merchandise; products that are sold
3. fence - one who receives and sells stolen goods
4. fenced goods - stolen merchandise that is offered for sale by a fence
5. responsibility - obligation, trust, duty
6. warranty - a statement, usually written, made by the seller or manufacturer, which promises certain things about the quality of the product or how long it will last. A warranty may also promise what will be done if the product breaks or fails to do what it was bought to do.

PRE-VISIT

1. Have a vocabulary lesson with "WORDS TO KNOW." See front of this book for ideas.

2. A few days before the visit, explain that the class will have a visitor from Crusade Against Crime, an organization of citizens whose purpose is to stop crime. Ask students to share any experiences they or family members have had with possessions being stolen from them. Ask students to identify the items stolen and make a list on the board. Have students estimate the dollar value of each item, write the amount next to each item, and total the list. Leave the list on the board for the resource person's visit

3. (optional) Have students learn the skit, "For Eight Bucks, How Can You Go Wrong?" (see supplement) and perform it when the resource person visit the class. If you decide to have students perform the skit, be sure to let the resource person know when she or he arrives.

THE VISIT

Visitor Welcome
PRINCIPAL
1. make name tags
2. Greet Resource Person & introduce to Principal
3. Write name of Resource Person on board

1. The resource person should write his or her name on the board and explain that he or she is a volunteer in the Crusade Against Crime.

2. Refer to the list of stolen items written on the board. Ask students to describe how they felt when these items were stolen from them. Call on several students to write their feelings on the board.

3. If students have learned the skit, have them perform it for you. Conduct a discussion using as a guide the questions included at the end of this section.

4. If students do not perform the skit, choose one item from the list of stolen goods written on the board. Ask students whether they would be willing to purchase that item for half the dollar amount listed on the board. After they have given their answers, ask students to clap their hands every time you count to three. Then count to three 4 or 5 times. Explain that every time they clap their hands, a crime against property has occurred--some item has been stolen. Some people try to sell these stolen goods to others. Set up a role play with a student. Try to sell the student one of the stolen items listed on the board. Offer to sell it at a fraction of the dollar amount listed. Ask students to tell you the word we use to describe a person who sells stolen goods. (fence) In the roleplay situation, you were playing the role of the fence. Ask the class to identify the rightful owner of the item you used in the roleplay. Ask that student how he or she feels about a fence selling his or her possession to a stranger at a low cost. Ask students to give some of their ideas about what should happen to someone who sells stolen goods. What should happen to people who buy stolen goods?

5. If brochures are available, give them to students and explain the fencing law. Note: The law is reprinted from the brochure at the end of this section.

6. Explain to students that you know they are learning to be good consumers and that you know they try to shop wisely. Ask them what problems buying something stolen causes them as individuals. For example, hopefully a student would answer that there is no warranty and the item would not be repaired or replaced, if broken.

7. Explain to students that buying stolen goods makes problems for the consumer. It encourages people to steal and it helps to raise prices. Using the brochure, conduct a discussion on how consumers can protect their property from being stolen.

FOLLOW UP

-IN THE CLASSROOM

1. Using the brochure, have students make a bulletin board about fencing and Crusade's fencing hotline.

2. Students can make posters which encourage people not to buy stolen goods.

3. Ditto and distribute to students copies of "Buying Stolen Goods Skillbuilder" (see supplement). Use a reading and study skill activity.

4. If students performed the skit for the resource person, they could give additional performances in other classrooms.

-IN THE COMMUNITY

1. Students could prepare a newsbulletin about what they have learned from the Crusade volunteer and offer copies at a parent or community gathering.

2. With the Crusade's brochure as an example, students could create their own brochure with a symbol and slogan for: Don't Buy Hot Goods. This could be sent to the resource person after his/her visit, taken home to parents and distributed at adult meetings.

3. Send copies of student-made materials to the Crusade volunteer who visited the classroom. (Also send copies to the Urban Consumer Education Project Office. We may be able to duplicate the materials.)

4. Inform your principal that a representative from Crusade Against Crime may be available for a parent or community meeting, at which time he/she can give a presentation about fencing or other topics. Students could perform their skit as part of the program.

FOLLOW-UP QUESTIONS FOR SKIT

BEST COPY AVAILABLE

1. What do you think Charlie was starting to say before his mother made a motion for him to be quiet?
2. Why do you think his mother didn't want him to finish speaking?
3. How do you think he is feeling at the end of the skit toward his father? His mother? His radio?
4. Has your home or apartment ever been broken into? How did you and your parents feel?
5. What do you think Mr. Milgrom means when he says, "For eight bucks - how can you go wrong?" Is it true? If not, why not?
6. If people didn't buy hot televisions and radios, as well as other items that have been stolen, would there be as many break-ins to homes and apartments?
7. What do you think Charlie should do?
8. How many homes and apartments would you guess were broken into and burglarized in this state last year? In the U.S.? How can you find out?
9. Can you think of any ways you can help in your neighborhood to prevent homes or apartments from being broken into?
10. If you see a bike that you recognize as one that was stolen, what should you do?

THE FENCE AND THE LAW

Effective January 1, 1979 the Criminal Code states that a person commits the crime of receiving stolen property if he receives, retains or disposes of property which he knows or believes to be stolen with the purpose of depriving the owner of his lawful interest in the property.

The crime is either a misdemeanor or a felony if the property involved has a value of $150 or greater or if the person receiving the property is a dealer in goods of the type in question.

The following evidence is admissible on the issue of defendant's knowledge or belief:

a) he has been found in possession of stolen property (stolen from more than one person and on separate occasions);
b) he has received stolen property in another transaction during the proceeding year; and
c) he received the stolen property in question for consideration which he knew was far below its reasonable value.

LEARNING TO WEIGH AND MEASURE

DIVISION OF WEIGHTS AND MEASURES

DIVISION OF WEIGHTS AND MEASURES

1220 Carr Lane
St. Louis, Missouri 63104

The Division of Weights and Measures was established in the 1840's and is a part of the Department of Public Safety of the St. Louis City Government. Its functions are to assure that equity and fairness prevail in all commercial transactions involving quantity. Supervision by weights and measures officials provides protection equally to buyers and sellers and serves to establish measurement accuracy and uniformity in the nation's commerce. As part of its program, the Division of Weights and Measures regularly tests and inspects the scale in the marketplace, the neighborhood gasoline pump, the farm milk tank, the fuel oil meter, and many other types of weighing and measuring devices used in commerce. The Division also enforces a number of regulations regarding how merchandise is labeled. It regularly checks packages to be sure that the quantity in the package agrees with the quantity stated on the label.

CONSUMER OBJECTIVES

1. Students will explain that the Division of Weights and Measures regulates weighing and measuring devices used in commerce.
2. Students will identify various measurements and measuring devices used in commerce.
3. Students will learn the procedure of making a complaint when he/she believes the measurement of a purchase is not accurate.
4. Students will apply mathematical skills and concepts to various units of measurement, including metric.

BASIC AND COMPETENCY SKILLS OBJECTIVES

CAT - Reading Vocabulary and Comprehension
BEST - Reading/Language Objectives 3, 10, 15, 16
CAT - Spelling
CAT - Mathematics Computation, Concepts and Application
BEST - Mathematics Objectives 1, 3, 5, 6, 14, 15
BEST - Government/Economics Objectives 3, 4, 6, 9, 11, 12

TEXT

Young Consumers, 1st edition, lesson 20

Young Consumers, 2nd edition, lesson 33

PRESENTATION NEEDS

By the teacher:

name tags
chalk and chalkboard
cleared flat surface at suitable height for student viewing

By the resource person:

scales
weights
simulated package of "hamburger" or other product
that would require allowance for weight of packaging

WORDS TO KNOW

1. accuracy - correctness
2. area - the measure of a surface
3. capacity - (liquid or dry) the measured ability to contain
4. commerce - the buying and selling of goods, especially with regard to profit, as on a commercial basis
5. equity - something that is just, impartial and fair
6. length - longer or longest measure of an item
7. measure - a unit specified by a scale, as in inch
8. quantity - a number or amount of anything
9. scale - an instrument or machine for weighing
10. uniformity - always the same
11. volume - a measure, in cubic units, of occupied space
12. weight - a measure of the heaviness, or mass, of an object

BULLETIN BOARD IDEAS

1. Title: Learning To Weigh and Measure. Have students record pictorially their measuring experiments by drawing and cutting out pictures of objects they used in the pre-visit activities. Mount on bulletin board, and label as to what was measured-length, size capacity, etc., and its actual measure in English and/or metric measure.

2. Title: Units of Measure. Have students collect labels from products, the larger the label the better. Circle the measures given on the label with a black marker and then attach to bulletin board. Although it is not required by law, many manufacturers print both English and metric measures on labels. Scatter among the labels signs that define the measurement abbreviations seen on the labels. Examples: lb. = pound, ozs. = ounces, qt. = quart, m. = meter, in. = inch, kg = kilogram, etc.

PRE-VISIT

Note to teacher: Webster's New Collegiate Dictionary contains a Metric System Table. A weight equivalent table is under Weights and Measures. You should have metric rulers and measuring containers in the classroom. If you don't, request your principal to order them for you. The fifth-grade book, Activities Go Metric, Scott, Foresman and Co., contains a metric unit table on the inside back cover.

1. Have a vocabulary lesson with "WORDS TO KNOW." See front of this book for ideas.

2. Divide class into several small groups. Have each group experiment with one of the following measuring activities. Appoint a student in each group to record the group's conclusions. At the end of the period have a representative from each group explain its activity and results to the class.

   (a) Measure the length of the foot of everyone in the group. Do they all measure the same? Do we need a standard measure for a foot? The measuring can be done by inches and centimeters.
   (b) Using a bucket of water, standard and metric measuring cups, and various small empty containers, have students guess and record the capacity of each container. Then fill the containers with water and record the actual capacity.
   (c) Weigh common classroom objects on a balance or bathroom scale to discover which objects have the greatest weight, also called mass. The difference in weight of textbooks is usually of great interest to students. Which subject has the lightest book, the heaviest book?
   (d) Use string, not yarn, to measure the circumference of various parts of each other's bodies. Lay the string beside metric and/or inch ruler and determine the measurement. Record. Draw a large outline of a body on kraft paper. Label body with measurements of different students in the group: Bill's head. Mary's ankles, Joe's neck, Susan's waist, etc. Display in room.

   (e) With metric or inch ruler, measure student textbooks for area (length times width). Multiply that number by the number of pages covered in class so far, and the students will have determined the total area of pages they have accomplished so far.

THE VISIT

1. Introduce self, giving title and brief background of the bureau.

2. Ask for hands of students who can tell you why such an agency is important. Stress the concept of equal protection for buyers and sellers.

3. Give examples of types of measuring devices involved in your work such as scales, gasoline pumps, taxi and fuel oil meters, etc., and the kinds of places you visit regularly, such as grocery stores. Give the examples that if a National Food Store scales were off even 1/2 oz. in the meat department, consumers would lose hundreds of dollars a year if the scales were 1/2 oz. too high. If the scales were 1/2 oz. too low, the store would lose hundreds of dollars per year.

4. Ask a student to tell you something he/she has noticed when opening a box of dry cereal of crackers and to explain this observation. Tell the students about the law against deceptive packaging. Also mention that some containers are not filled for safety reasons, using the allowance for expansion of anti-freeze as an example.

5. Briefly give the procedure for inspecting various measuring devices--how, when, how often. What is done if device is accurate? Inaccurate?

6. Produce the package of "hamburger" and demonstrate weighing it on the balance scales, making sure the students understand that the inspector must know the weight of the container and any other packaging, and must take this into account when recording the total weight. Use the chalkboard to illustrate in a very simplistic way, such as:
   16 oz. = printed weight of product on package
   +1 oz. = weight of packaging materials
   17 oz. = total weight of package

7. Tell students what they can do if he/she believes the measurement of a purchase is not accurate. Students often report that their parents believe the scales at "Mom and Pop" stores cheat the buyer. Have one of the students pretend he/she is making a complaint of this kind to your office. Explain how you will handle it.

8. If you see a bulletin board in the room about weights and measures, ask students some questions about the many different units of measurement. Otherwise, ask students to give you examples, including concepts of liquid and dry measures; length, area, and volume measures; and metric measures. Give examples of gasoline pumps that are now using metric measure of the liter, and encourage students to learn metrics so they will understand the costs for these purchases.

9. If there is time, allow for student questions .

FOLLOW UP

-IN THE CLASSROOM

1. Go through newspapers to find ads where comparisons can be made by different units of measure. For example, 3/99¢ cans of corn, 9 oz. ea., are not as good a buy as 2/$1 cans of corn 20 oz. ea. Some soft drink companies are now selling their large bottles by the liter. Is the consumer paying more, less, or about the same price than if sold by the oz.? Bath towels and bed sheets vary a great deal in price due to size; find examples for problems in the White Sale ads.

2. Hand out ditto copies of the gasoline pump (see supplement) and assign the accompanying problems for desk work. This picture could also be made into a transparency for making a hall bulletin board.

3. Use the fifth grade workbook activities from Activities Go Metric, Scott, Foresman. The California Achievement Tests will contain some metric problems.

4. Hand out ditto copies of the worksheet Measuring Quiz (see supplement). Allow students to find answers in any source available in the room. Give a prize to the student with the highest score.

-IN THE COMMUNITY

Investigate school resources to see if there is a math teacher who would volunteer to give a metric workshop for your parent or community group. Contact your principal for approval and suitable date. Before the workshop begins, students could role-play buying an article whose unit of measurement seems to be inaccurate, and the procedure the student (buyer) would follow to correct the problem. Another role-play situation is that of a confused motorist wanting to fill the gas tank from a pump which measures in liters. Another motorist, or gas station attendant, would help the motorist understand and estimate the conversion.

HELP FOR ST. LOUIS CONSUMERS

KMOX RADIO

Call For Action

Call For Action

KMOX "CALL FOR ACTION"

One Memorial Drive
St. Louis, Missouri 63102

Inaugurated by KMOX Radio in March of 1975 as a gift to the community in observance of the station's 50th anniversary, this non-profit service was established for consumers with all kinds of problems. This is not a radio program therefore problems will not be aired on the radio. Each call will be handled by a trained volunteer who makes sure that the merchant or appropriate agency is aware of the caller's request or complaint. If no action is taken within a reasonable period of time, "Call for Action" will intervene as an ombudsman on the caller's behalf. If this produces no results, the station may use its resources through news stories, documentaries or editorials to call public attention to merchants who defraud the consumer or public agencies which fail to meet the needs of the community. The service is not always successful in resolving complaints.

If "Call for Action" feels that another agency has jurisdiction with the complaint, they will refer the consumer to that organization for assistance. Volunteers at this service are provided with a long list of community resources and helpful information for bypassing the red tape that individuals often run into.

The "Call for Action" service receives thousands of phone calls a year from citizens. The service cannot act as an individual's legal representative. What the service can offer is sound advice and a trained volunteer to help the consumer.

"Call for Action" programs are found in major cities throughout the United States. Often complaints are referred from one service in one city to a "Call for Action" program in another. If the complaint involves a business in another city, phone "Call for Action" and they will attempt to contact the business through the "Call for Action" system.

CONSUMER OBJECTIVES

1. Students will become knowledgeable about the services of KMOX CALL FOR ACTION.
2. Students will learn some of the resources available in the St. Louis Metropolitan Community for handling consumer complaints.
3. Students will develop skills in effectively dealing with consumer problems.
4. Students will apply communication skills when using a telephone.

BASIC AND COMPETENCY SKILLS OBJECTIVES

CAT - Language Mechanics and Expression
BEST - Reading/Language Objectives 14, 15, 16, 17, 19
CAT - Reference Skills
BEST - Government/Economics Objectives 2, 3, 4, 5, 6, 8, 11, 12

TEXT

Young Consumers, 1st edition, lessons 11, 12, 20, 21, 22

Young Consumers, 2nd edition, lessons 18, 19, 25, 30, 31

PRESENTATION NEEDS

By the Teacher:

name tags,
chalk and chalkboard
2 play telephones, if possible

WORDS TO KNOW

1. complaint - an expression of iissatisfaction
2. hot line - a direct telephone line to call for help when an emergency arises.
3. mediator - one who acts to bring about a settlement or agreement
4. referral - to direct (tell) a person where he/she can go for help or information
5. volunteer - one who gives his/her service of own free will

PRE-VISIT

1. Have a vocabulary lesson with "WORDS TO KNOW." See front of this book for ideas.

2. Involve students in discussion of any consumer problems they may have had and where or if they received help to solve them. Ask about any they may be having now. The class could choose one of the problems and elect a student to telephone CALL FOR ACTION and then report to class. The number is 421-1975 and is open Monday through Friday between 11:00 a.m. and 1:00 p.m.

3. Students could make a list of what skills are needed to properly use a telephone. Things such as:

   a) know the correct number before dialing

   b) plan ahead what you are going to say

   c) give the person you're calling plenty of time to answer

   d) speak in a normal voice slowly and clearly; saying words carefully

   e) use good manners and thank someone who is helping you.

BULLETIN BOARD IDEA

Make a transparency of the Call FOR ACTION page in the supplement. Project onto bulletin board and trace. Either use colored paper or markers, crayons, temperas, etc.

THE VISIT

Visitor Welcome
PRINCIPAL
1. make name tags
2. Greet Resource Person & introduce to Principal
3. Write name of Resource Person on board

1. The resource person should write name on the board and explain that she/he is a volunteer working at CALL FOR ACTION.

2. The resource person should describe CALL FOR ACTION to the class, using the chalkboard to explain its operations.

3. Using toy telephones, have students do roleplays where they phone in several problems that are similar to the ones received by CALL FOR ACTION.

    1. a woman calls in to CALL FOR ACTION because she has not been able to get her used car repaired properly.

    2. a man calls in to CALL FOR ACTION because his landlord refuses to fix the roof.

    3. a young girl calls in to CALL FOR ACTION because she found a piece of glass in her soda.

    4. a young boy calls CALL FOR ACTION because his dog is ill and the pet shop says that even though he bought the dog three days ago there is nothing they can do.

If toy telephones are not available, have students use imaginary ones. The CALL FOR ACTION resource person could take several calls from students on the play telephone and show how she/he would deal with the situation. After the roleplays the resource person could call on the students to see if they had any consumer problems and use those problems as examples of how he/she would deal with a problem effectively. The skills in handling a consumer problem including patience, resourcefulness, tact, assertiveness and others should be emphasized.

FOLLOW UP

·IN THE CLASSROOM

1. Make ditto copies of the CALL FOR ACTION page in the supplement. Distribute to class for discussion and review the operations of the organization. Students could take the handout and information home.

2. Request the "Telezonia" audio-visual program kit from the Education Representative of Southwestern Bell Telephone Company. In this kit there is a teletrainer which consists of two activated telephones with a loud speaker control unit. This teletrainer can be used to simulate additional CALL FOR ACTION situations in a realistic manner. Also in the kit are many other activities to help students learn to use the telephone, such as using the telephone directory, alphabetizing, classifying, and dealing with emergencies.

3. If your class has formed a Consumer Club it can add CALL FOR ACTION as another resource to get advice for consumer problems.

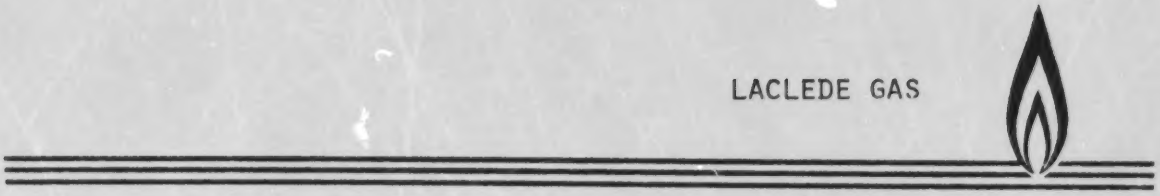
·IN THE COMMUNITY

1. Students could develop posters, flyers, or pamphlets describing KMOX CALL FOR ACTION to be sent to the resource person as well as given to parent meetings and other classes.

2. If the class receives a "Telezonia" kit it could be used to demonstrate CALL FOR ACTION roleplays as part of a program for other classes, parents or community meetings.

SAVE ENERGY AND MONEY

LACLEDE GAS



LACLEDE GAS

720 Olive Street
St. Louis, Missouri 63101

Laclede Gas, an investor-owned utility, is the major supplier of gas service for Missouri. The company provides to its customers information about billing practices, service complaints, how to read the meter, and how to cut costs through conservation.

The company is regulated by the Missouri Public Service Commission. Customers who feel they are not fairly treated by the company may take their complaint to the Missouri Public Service Commission.

CONSUMER OBJECTIVES

1. Students will list three non-renewable natural resources.
2. Students will identify at least five ways to conserve energy.
3. Students will learn that they are paying for a service when using natural gas.

BASIC AND COMPETENCY SKILLS OBJECTIVES

CAT - Reading Vocabulary and Comprehension
BEST - Reading/Language Objectives 6, 9, 15, 16, 17
CAT - Spelling
CAT - Language Mechanics and Expression
CAT - Mathematics Computation, Concepts and Application
BEST - Mathematics Objectives 1, 2, 6, 8
CAT - Reference Skills
BEST - Government/Economics Objectives 7, 11, 12, 13

TEXT

Young Consumers, 1st edition, lesson 1

Young Consumers, 2nd edition, lesson 2

PRESENTATION NEEDS

By the Teacher:

name tags
chalk and chalkboard
pencils for students

By the Resource Person:

demonstration meter
sample bill
worksheet containing meter dials
recipe
Customer Information Guide booklet
Fuel Conservation
tips pamphlet
give-away items for the students

WORDS TO KNOW

1. bill - an itemized list of fees or charges
2. bill payment - the act of paying a bill
3. conserve - to save or reduce the use of something
4. delinquent bill - a bill that has not been paid on time
5. diaphragm - in the body: muscles and tissues separating the chest and the abdomen; in a gas meter: a thin device separating the chambers
6. disconnect - to interrupt or cut off (in the context of this lesson meaning the availability of the use of natural gas)
7. energy - able to do work
8. meter - an instrument that automatically measures the amount of something being used
9. quality - the degree of excellence
10. therm - a measurement of heat
11. utility - a public service such as gas, electricity, water or transportation subject to governmental regulation (control)

BULLETIN BOARD IDEAS

Title: Energy Resource Symbols (See supplement) Make a transparency. Using either colored construction paper, or white paper for students to color, project the individual symbols, trace, cut out, and arrange on bulletin board. Label each symbol and arrange cut-out letters for the title.

Or the three non-renewable resource symbols could be made and mounted, with cut-out letters saying "Non-Renewable Energy Symbols, How Can We Save These Resources?"

PRE-VISIT

1. Ditto and handout copies of "Energy Resource Symbols", see supplement. Using the concept that energy means "able to do work", ask students to express themselves about what each symbols stands for, and in what way does it do work for us. (See suggestions accompanying worksheet.)

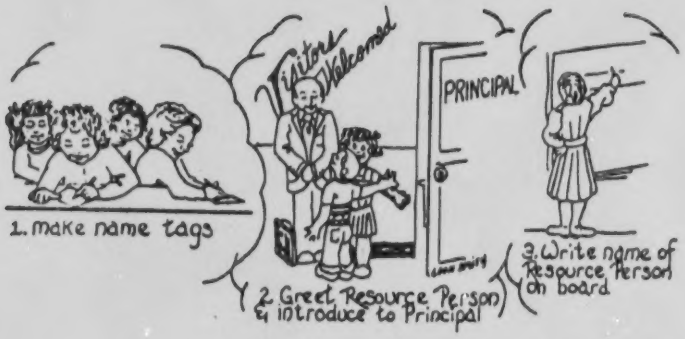
2. Focus on the oil, coal, and natural gas symbols and tell students these are called non-renewable natural energy resources. Have class determine what this means, using dictionaries, if necessary, and what they have in common. (Found under the ground, must be brought above ground, go through some sort of cleaning or refining process, transported to storage facilities, and delivered to consumers.) Since these are non-renewable resources, ask class for ideas about what we should do so we don't waste them? (Try to help students conclude answers of conservation and development of new ways to use available energy, such as that mentioned on the worksheet about large ocean vessels experimenting with sails.) Have students take a poll among themselves as to what energy resources they use in their homes. If any student does not know how his/her home is heated, or what types of energy are used in his home, that could be a good homework assignment. Include even the bar-be-que grill. Does it operate on charcoal or gas?

3. Have a vocabulary lesson with "WORDS TO KNOW." See front of this book for ideas. Ask what the students have learned abour the meaning of the word "utility" in WORDS TO KNOW. Tell the class a representative of a utility, Laclede Gas, will be visiting. Ask how the company knows what to charge a customer each month for the use of the gas. Bring out in the discussion that the company reads a meter in each customer's home to determine the amount of gas used and compute the cost. Before the visitor comes to class, students should know the location of their gas meters.

4. Since gas meters use the volume measurement of cubic feet, try to borrow colored inch blocks from some primary rooms to have students build a shape 12 blocks long, 12 blocks wide, and 12 blocks high so they can get the concept of the amount of space occupied by a cubic foot. You could ask them why they are using 12 blocks instead of 10. Or, have students help find a box in the school, or at a store, that is 12 inches by 12 inches by 12 inches. Tell students the empty box contains 1 cubic foot of air. (This is a good opportunity to teach them the formula for finding the volume of a rectangle -- length x width x height = volume, no matter what type of measurement is used, English or metric).

5. Ditto and handout copies of the Energy Seek and Find, (See supplement).

THE VISIT


Visitor Welcome
PRINCIPAL
1. make name tags
2. Greet Resource Person & introduce to Principal
3. Write name of Resource Person on board

1. Introduce self, giving job title and responsibilities.

2. Ask students if they know what a gas meter looks like, and where theirs are located in their homes. Display demonstration meter and point out the dials as the specific part consumers should learn how to understand.

3. Compare the basic workings of a gas meter in relation to the diaphragm in the body as it breathes in and out. When turning on a gas appliance, the gas is pushed out of a chamber in the meter into the line to the appliance with the aid of a diaphragm in the meter.

4. Distribute pamphlet, "How Your Gas Meter Works", asking the teacher to appoint a student to help. Using the pictures on the pamphlet as a visual aid, explain how a gas meter has two parts, with 2 chambers in each part. When one chamber empties, another one fills. Have the students locate the picture of the dials and point out that they were what you showed on the demonatration meter.

5. Refer to back of pamphlet to explain how to read the dials.

6. Have another student help give out the practice sheet for dial readings. Do one or two samples. Explain they were computing the number of cubic feet of natural gas that had passed through the meter. However, since the gas is not man-made, it does not always give the same amount of energy. Therefore, the energy must be measured by what is call "British Thermal Units". This way people will pay for the quality of the gas. The amount charged per thermal unit varies; the resource person should provide the current cost.

7. Display the blank gas bill and Customer Information Guide. Tell the class that their teacher will discuss the bill with them and that they are to take the guide home to their parents.

8. Ask the teacher to help distribute "Fuel Conservation Tips". Read aloud, and ask students to read along with their eyes, numbers 2, 4, 10, 12, 13, and 14. stopping at each one for questions or discussion. If the lesson is getting too long, just do as many as time permits.

9. Allow a few minutes for student questions about the presentation.

10. Show students the give-away items you've brought for the teacher to distribute at the proper time.

11. Tell students you know they are becoming very interested in cooking, and so you've also brought a simple recipe for them to try at home, under their parent's supervision, or with their permission. Their teacher will hand them out later.

FOLLOW UP

-IN THE CLASSROOM

1. Distribute blank gas bills. Have students read and discuss the explanations of codes and rates and how they would apply to bills sent to students' homes. On the reverse side, refer to the bottom of the bill where these words "DEGREE DAYS" are printed. Explain that one box will show the average outdoor temperature for each month, and the other box will show how much Laclede Gas paid per therm to buy the gas each month. The numbers usually change. Divide class into small groups to discover where the following information can be found on the bills: (Make ditto sheets or write on board.)

    a. service from and to (What does this mean?)
    b. payment due by
    c. payment delinquent after
    d. present meter reading
    e. previous meter reading
    f. cubic feet x BTU factor = THERMS
    g. where payment should be sent if paying by mail
    h. what portion of the bill must be returned with the payment
    i. charge for gas used
    j. what kinds of taxes consumers must pay on a gas bill

2. Have a reading lesson with the remaining "Fuel Conservation Tips" not covered by the resource person. Students could decide which ones they could take responsibility for, which ones would be the most applicable to their living situations, and which ones they should alert their parents about because it can save them money on their utility bills.

3. If you have not used the Energy Conservation Checklist in the supplement, appoint a committee to investigate and report their findings, using the Checklist as a guide.

4. Finish the gas meter dial reading worksheet that was begun by the resource person. Ask for student volunteers to help check the answers. Have a subtraction lesson using different readings to discover how many cubic feet of gas would have been used from one meter reading to another.

5. This is an excellent opportunity to have a science lesson, using student research and reporting, about natural gas. The class could be divided into groups with each group in charge of reporting the following segments.

    a. What is natural gas and how was it formed?
    b. How it was discovered. (This is especially interesting.)
    c. Where it is produced today in the United States.
    d. How it is brought from the wells to homes and factories.
    e. Where it is stored in the St. Louis area.
    f. Estimates of potentially available sources and supply for future use.

IN THE COMMUNITY

1. Students could take a survey of the kinds of energy used in residential, commercial, and industrial buildings in the community. For example:

Contact Person	Type of Investigation	Energy Source
Custodian at school	heating building	coal
Mrs. A. (across the street)	drying laundry	sun
Butcher at store	cooling large refrigerator	electricity
Baker at the corner	large ovens	gas

   Afterwards the class could determine which energy sources are used most frequently in the community and display their findings on a chart on a hall bulletin board.

2. Work up a short program about ways to save energy, with accompanying posters, and ask your principal to invite the class to present this information at the next parent or community meeting.

FIELD TRIP

1. Laclede Gas offers a one-hour tour at each of their service centers. The north service center is on Graham Road, and the south service center is on Shrewsbury Avenue. Both are in the county. The students will see the storerooms, pipes, a truck that operates on natural gas, and will receive career information on the types of jobs available with the company. They will also receive a snack.

2. If your class is having a unit on food nutrition, you could make an appointment for a food demonstration at either of the two service centers. Included is a demonstration on how to take care of a gas range.

HANDLING AND PREVENTING CONSUMER PROBLEMS

LAWYERS AND LAW STUDENTS

LAWYERS AND LAW STUDENTS

Bar Association of
Metropolitan St. Louis
One Mercantile Center
St. Louis, Missouri 63101

Washington University
School of Law

Young Lawyers' Section
Bar Association of
Metropolitan St. Louis
St. Louis, Missouri 63101

St. Louis University
School of Law

There is a general agreement among professionals in the St. Louis legal community that prevention is the best way to handle many consumer problems. This entails educating the consumer at an early age to develop habits of consumer responsibility. For example, students should develop the habit of reading and understanding all contracts before signing, reading warranties at the time of purchase and storing them in a safe place, and never signing a contract with spaces. In developing habits or responsibility, students must also learn their rights as consumers and the avenues of redress available to them in case of fraud and deception.

Lawyers and law students from the local bar association and law schools are available to visit consumer education classrooms to respond to general consumer problems students (or their parents) may face. The lawyer or law student will help students learn how to handle some of these problems and how to prevent them in the future.

CONSUMER OBJECTIVES

1. Students will be able to critically analyze consumer problems.
2. Students will learn successful ways to handle themselves when confronted by a consumer problem.
3. Students will learn different ways of preventing consumer problems.

BASIC AND COMPETENCY SKILLS OBJECTIVES

CAT - Reading Vocabulary and Comprehension
BEST - Reading/Language Objectives 5, 13, 15, 17
CAT - Spelling
CAT Language Mechanics and Expressions
BEST - Government/Economics Objectives 3, 4, 11, 12, 13

TEXT

Young Consumers, 1st edition, lessons 11, 12, 13, 16

Young Consumers, 2nd edition, lessons 18, 19, 20, 25, 26, 27

PRESENTATION NEEDS

By the Teacher:

name tags
cartoon story, "Bill and His Sneakers"

By the Resource Person:

student-made cartoons

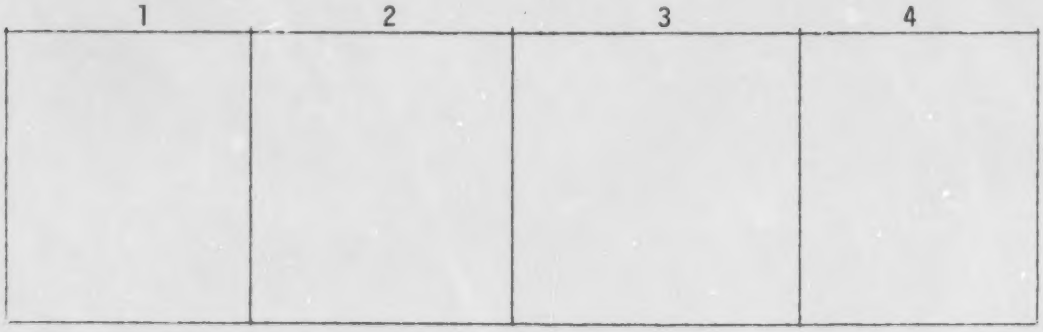
WORDS TO KNOW

1. warrant of merchantability - a law that states that all items sold should be fit for use
2. contract - a written agreement between the buyer and the seller honored by law. (A contract may also be an oral agreement)
3. responsibility - obligation, trust, duty
4. fraud - something done or said, or something that is not said, that deceives or cheats the buyer
5. lawyer - a person legally empowered to act on someone else's behalf (attorney)

PRE-VISIT

NOTE TO TEACHER: This lesson is taken directly from Young Consumers, Law in Action Series, West Publishing Company. See Lesson 16, 1st edition; Lesson 27, 2nd edition.

1. Have a vocabulary lesson with "WORDS TO KNOW." See front of this book for ideas.
2. Have students read the cartoon in their Young Consumers' text (p. 60, 1st edition; p. 92, 2nd edition). If the text is unavailable, the teacher may reproduce the cartoon included in the supplement. You may want to have students roleplay the cartoon.
3. After reading the cartoon and/or roleplaying the story about Bill's sneakers, ask students to discuss what they would do in Bill's situation. Emphasize the point that Bill must have a receipt in order to return his sneakers. Explain that if there is not a date on the receipt, the seller can say the shoes were bought several years ago. Remind students that Bill is protected by the "warrant of merchantability" and that he is entitled to a refund because the sneakers were not fit for use.
4. Ask students to draw their own story in cartoon style about some situation they or their family or friends have run into. Use a full sheet of paper (approximately 8 1/2 x 11) and divide it into four cartoon frames, as shown in the example below.



5. Mail the student cartoons to the lawyer who will visit your class. PLEASE SEND CARTOONS TO THE LAWYER AT LEAST ONE WEEK IN ADVANCE. Make sure students write their names on their respective stories.

THE VISIT

Visitors Welcomed
PRINCIPAL
1. Make name tags
2. Greet Resource Person & introduce to Principal
3. Write name of Resource Person on board

NOTE TO THE LAWYER: In advance of the visit, read over the students' cartoons and select those that are most helpful in getting across points of law or ways of handling complaints. You may want to group cartoon stories that are similar. Keep in mind that the more student stories you refer to in the classroom, the more interested the students will be.

1. In the classroom, introduce yourself and expalin how you got to be a lawyer or if you are attending law school, what is involved in becoming a lawyer.
2. Begin by holding up one of the cartoon stories and describing the story. Ask students to tell you their opinions about the best way of handling the consumer situation. Then suggest some other ways of handling the situation. In going over the students' cartoon stories, it is very important to refer to students by name and to discuss the positive points about their presentation.
4. If time permits, you might want to have students roleplay one of the situations with the student playing the consumer and you the seller. When you discuss the roleplay, you will be able to bring out many points dealing with being a wise and responsible buyer.

FOLLOW UP

-IN THE CLASSROOM

1. Using one of the cartoon stories, make a bulletin board about the problem and then a paragraph on the best way to handle the problems.

2. Write an article about the lawyer's visit and submit it to the school newspaper.

HELP WITH CONTRACTS AND OTHER CONSUMER PROBLEMS

LEGAL SERVICES OF EASTERN MISSOURI, INC.

CONSUMER OBJECTIVES

1. Students will identify at least five consumer problems for which the Legal Services will provide assistance.
2. Students will explain the importance of signing any written documents.
3. Students will apply reading skills to interpret the meaning of simple contracts.
4. Students will learn how to fill out a complaint form for the Legal Services of Eastern Missouri.

BASIC AND COMPETENCY SKILLS OBJECTIVES

CAT	-	Reading Vocabulary and Comprehension
BEST	-	Reading/Language Objectives 3,5,6,7,8,9,10,15,16,18,19,21
CAT	-	Spelling
CAT	-	Language Mechanics and Expression
CAT	-	Mathematics Computation, Concepts and Application
BEST	-	Mathematics Objectives 1,2,5
CAT	-	Reference Skills
BEST	-	Government/Economics Objectives 2,3,4,8,11,12,13

TEXT

Young Consumers, 1st edition, lessons 11, 12, 13, 17

Young Consumers, 2nd edition, lessons 18, 19, 20, 21, 23, 24, 25, 26, 27, 34

PRESENTATION NEEDS

By the Teacher:

name tags
chalk and chalkboard
pencils
paper
filmstrip: Buy Now, Pay Later, FS672-102

By the Resource Person:

roleplay handouts
sample complaint forms (to be returned)

WORDS TO KNOW

1. agree - to be of the same opinion
2. attorney - a person legally empowered to act on someone else's behalf (lawyer)
3. budget - to plan for the use of (money or time, for example)
4. buy on time - to pay for a purchase on regular calendar dates over a period of time
5. complaint - an expression of dissatisfaction, written or spoken
6. contract - an agreement between the buyer and seller honored by law
7. consequences - the results of someone's actions
8. credit - time given for payment of goods or services sold on trust
9. defendant - a person against whom action is brought
10. finance charge - additional cost to the buyer for use of borrowed money or to buy something "on time"
11. interest - charge for the privilege of borrowing money or buying "on time"
12. receipt - a written statement saying that money or goods have been received
13. repossess - to take back something bought "on time" when the buyer does not make the agreed payments
14. terms - conditions that are stated or offered for the acceptance of an agreement
15. warranty - a written statement, made by a seller or manufacturer, guaranteeing the quality of a product, and the responsibility for replacement or repair of defective parts for a certain period of time

PRE-VISIT

NOTE TO TEACHER:
IMPORTANT LEGAL PRINCIPLES ABOUT CONTRACTS -

1. Any time a person signs his/her name to a contract, that person may be responsible to carry out the terms of the contract, regardless of what the other party told him/her.

2. Any person who signs a contract and does not understand the terms of the contract may still be held responsible for carrying out the contract because a person who signs a contract is presumed to know what the contract says.

3. When a friend of yours asks you to help him/her by signing a contract which he/she has already signed, your signing of the contract may require you to perform or to pay money if your friend fails to abide by the terms of the contract.

4. If you and a friend agree to buy something together and both of you sign the contract and if your friend then takes the item that you purchased, you may still be responsible for paying for that item even though you don't have it in your possession.

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1. Have a vocabulary lesson with "Words to Know". See front of this book for ideas.

2. Distribute lined paper to class and tell students to write, "I was a wise consumer when I bought ...", and finish the sentence and give the reason why he/she felt that was true. On the other side of the paper they should write, "I was not a wise consumer when I bought ...", and also tell why. Have some volunteers read their stories aloud, and for each story, class should discuss whether the purchases were good or bad examples of getting satisfaction from the money spent, why the decisions to buy were made, and the consequences of the decisions. Ask the students if they think adults always make wise decisions when buying things. Perhaps the teacher could give an example of an unwise purchase he/she made and the consequences of the decision.

3. Have class pretend everyone is a working adult and tell their ideas about what they think are items on which money must be spent every month: the necessities. (Rent, food, utilities, gasoline or bus fare, etc.). Then ask them how they will buy the larger items needed to furnish their homes. (save, borrow, or buy "on time.") Finally ask how they expect to be able to buy a car for either traveling to and from their jobs, or for everyday trips to stores, relatives, etc. (They probably would need credit.) Ask if anyone knows how to go about deciding how much money to spend on their needs and wants, leading into the concept of budgeting and what the students might think the consequences are of overspending.

4. Show filmstrip Buy Now, Pay Later, FS 672-102, allowing time for discussion at each frame. After the filmstrip ask students to give the advantages and disadvantages of buying "on time". (Sometimes the only way to buy an expensive item is "on time", but repossession or court action could result if the buyer does not honor the agreement on the contract.)

5. If the students are keeping a journal they could enter "The Six C's for Obtaining Credit", otherwise, write on board for discussion.*

   CHARACTER - a responsible attitude toward paying bills
   CAPACITY - ability to repay loan from money coming in
   CAPITAL - possession of property worth more than debt
   CONDITIONS - agreements made in advance between lender and borrower
   COLLATERAL - possessions which can be used as security for a loan
   COMMON SENSE - ability to use credit wisely

BULLETIN BOARD IDEA

Title: Consumer Information Center

Drawing appropriate sad, happy or puzzled faces, the following information could be posted on a hall bulletin board:

a. THE SIX C'S FOR OBTAINING CREDIT (#5 Pre-Visit)
b. WHAT CAN YOU DO TO SOLVE A COMPLAINT? (#3 in Visit)
c. WHAT TO THINK ABOUT WHEN SIGNING A CONTRACT (#2 in Follow-Up)

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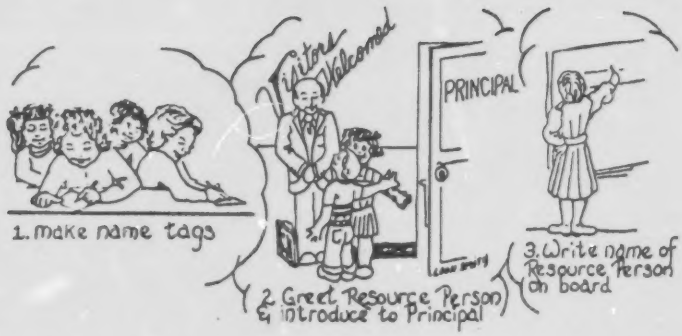
*Oregon State Department of Education, Personal Finance Education Guide, 1972, page 31.

THE VISIT


Visitor Welcome
PRINCIPAL
1. make name tags
2. Greet Resource Person & introduce to Principal
3. Write name of Resource Person on board

1. Introduce self and explain job at Legal Services.
2. Explain that the agency does not handle criminal, personal injury, or automobile accident cases, and then make a list on the chalkboard of different kinds of cases the agency does handle, with one sentence explaining the criteria for client selection. Include problems with contracts landlords, employment, social security, welfare, and the elderly.
3. Ask class to tell you of some things they think could be done to try to solve a consumer complaint before considering legal action. For example, ask what is the first thing to consider? (Be sure you have a legitimate complaint.) Other actions should include:

   a. contact seller and state the complaint, calmly
   b. it's best to make the complaint in writing, stating facts and keeping copy of letter
   c. give the seller a reasonable time to remedy complaint
   d. go to a higher authority if nothing has been done
   e. if still not satisfied, contact Better Business Bureau or Misscuri Attorney General's office
   f. then consider legal action.

4. Remind students that as wise consumers they should have saved all contracts, receipts, and correspondence to help Legal Services provide assistance.
5. Ask the teacher to choose a student for the first roleplay. The student will play the consumer and resource person will represent Legal Services.

Roleplay #1

John Jones bought a washing machine for $200 from Happy Appliance Store on August 23, 1980. He paid $100 cash and $10 a week for 10 weeks. He signed a contract. The salesperson said that the washing machine had a warranty of two months for parts and service. After three months the washing machine wouldn't turn on. John Jones went back on October 23, 1979 to Happy Appliance but they wouldn't do anything. He is now at the Legal Services of Eastern Missouri for help.

After the roleplay, the resource person could ask the following questions:

a. Before the consumer bought the washing machine, what should he/she have done?
b. What is important to keep when buying anything?
c. Why is it important to read a contract carefully?
d. What is a warranty and why is it important to the consumer?

6. The resource person should then go through the complaint form with the class, having students volunteer some of the information needed to complete the form.

7. If time permits, the second and third roleplays could be done, asking questions after each one, and going over complaint forms.

Roleplay #2

Mrs. Smith went with her daughter to buy a new car. The salesperson asked Mrs. Smith to co-sign the loan for the car with her daughter as only a "formality."

Roleplay #3

Mr. and Mrs. Samson bought a new stereo. They put $50 down and signed a contract for $300. Their son was sick and they could not pay the bill. What should they do?

8. Students should be allowed a few minutes for questions.

FOLLOW UP

-IN THE CLASSROOM

1. Devise a simple short-term contract the students could enter with the teacher, and for which there could be a simple award upon completion such as a certificate, a sticker beside a name on a chart, extra independent time, or food. Some suggestions for contracts are:

   a. reading a certain number of library books over a specified period of time.
   b. completion of homework assignments over a specified number of weeks in a row.
   c. writing five books reports.
   d. attending school regularly for ten weeks.

   Before signing the contract, the teacher and student should discuss the following:

   a. What are the terms of the contract?
   b. What do the signatures on the contract mean?
   c. Under what conditions can the contract be broken?
   d. What could be the consequences if the agreed terms were not met by either party?

2. After studying the sample contracts in the text, (pages 53 and 58 in the 1st edition and pages 70 and 80 in 2nd edition), ditto and handout copies of the usual and the simple English contracts. (See supplement) Have students compare wording, style, and overall looks. Ask students which type of contract they would prefer to sign and why. Which is easier to understand? Why? To help the class understand the high cost of borrowing money, or buying "on time," here are some figures given by the Federal Reserve System that the students could use to fill out appropriate lines on the contracts. $3500.00 at 5% interest per year for three years = finance charge of $525.00. There will be 36 payments of $111.80 per month, making the total amount financed $4025.80. The annual percentage rate will be 9.31%. Numbers have been rounded off. (For your personal information a bank can be contacted to to request a copy of the Federal Reserve System Truth In Lending Statement, Regulation Z, Annual Percentage Rates.)

IN THE COMMUNITY

1. Students could prepare a newsbulletin about what they have learned from the Legal Services resource person and offer copies at a parent or community gathering.

2. A brochure could be designed and written by the students about the Legal Services of Eastern Missouri to take home to parents or distribute at adult meetings.

3. Send copies of student-made materials to the Legal Services resource person who visited the classroom. (Also send copies to the Urban Consumer Education Office, We may be able to duplicate the materials.)

4. Inform your principal that a representative from Legal Services may be available for a parent or community meeting at which he or she can give an example of the use of Legal Services and the complaint forms. This presentation could be similar to classroom presentation. Students could share the program with posters and roleplays.

FILING A COMPLAINT

MISSOURI ATTORNEY GENERAL'S OFFICE

MISSOURI ATTORNEY GENERAL'S OFFICE

ST. LOUIS OFFICE:
706 Chestnut Street
St. Louis, Missouri 63101

JEFFERSON CITY OFFICE:
P.O. Box 899
Jefferson City, Missouri 65101

The Attorney General is the chief legal officer of the State. He represents the State in all court cases involving the State or its officers, and supervises the work of the assistant attorneys general. Upon request from state officers and department heads, he provides legal advice in matters relating to the laws which govern the conduct of business.

The Missouri Attorney General's Office has the authority to investigate businesses and seek injunctive relief against those using deception and misrepresentation in the sale and/or advertisement of goods and services.

This Missouri law prohibits the following:

> "the act, use or employment by any person of any deception, fraud, false pretense, false promise, misrepresentation, or the concealment, suppression, or omission of any material fact with intent that others rely upon such concealment, suppression or omission in connection with the sale or advertisement of any merchandise."

Merchandising Practices Act Chapter 407 RSMo, as amended, (Supp. 1978).

The Consumer Protection Division of the Attorney General's Office has the authority to look into and start legal action when it believes that deception or misrepresentation has occurred in the sale of merchandise or services. This does not mean that office will represent the consumer or take an individual to court on his/her behalf. Any legal action that the Attorney General takes is on behalf of the State of Missouri, not an individual citizen.

Because the Consumer Protection Division is overwhelmed with cases (over 7,000 a year), it will not take complaints over the telephone. Consumers who feel that they have been cheated or misrepresented to in the sale of merchandise, should call and ask to be sent a complaint form.

The Consumer Protection Division does not have the power to act on complaints which involve credit disputes, landlord-tenant disputes, utility disputes, insurance problems, bank and credit union differences, or employment and product safety just to name a few. After the office reviews a consumer's complaint and determines that it is not within the jurisdiction of the consumer protection statute, the complaint will be referred to the proper agency that has authorization to follow through on such a report.

CONSUMER OBJECTIVES

1. Students will learn that the Attorney General's Office offers protection for the consumer in certain situations involving the sale and/or advertisement of goods and services.

2. Students will learn the procedures for filing a written complaint with the Attorney General.

3. Students will learn the important points to include in any letter of complaint regarding to the sale of goods and services.

BASIC AND COMPETENCY SKILLS OBJECTIVES

CAT - Reading Vocabulary and Comprehension
BEST - Reading/Language Objectives 3, 8, 15, 16, 18, 21
CAT - Spelling
CAT - Language
BEST - Government/Economics Objectives 2, 3, 4, 5, 6, 12

TEXT

Young Consumers, 1st edition, lessons 2, 20
Young Consumers, 2nd edition, lessons 4, 8, 25, 26

PRESENTATION NEEDS

By the Teacher:

chalk and chalkboard
name tags
notebook
newspaper

By the Resource Person:

complaint form
sample complaint letter
radio
receipt
photograph of the Attorney General

WORDS TO KNOW

1. attorney - a person legally empowered to act on someone else's behalf (lawyer)
2. complaint - an expression of dissatisfaction whether it be written or spoken
3. consumer - a person who buys goods and/or services
4. consumer protection - the act of guarding the consumer when he/she is buying goods and/or services in the marketplace
5. fraud - a statement about an important fact in a sale which the seller knows or should know is false; the buyer relies on the statement and is injured in some way
6. merchandise - articles that are bought or sold
7. merchant - a person who acts as the buyer and seller of goods for profit
8. statute - a law established by a legislative body

PRE-VISIT

1. Have students look through newspapers to locate articles on the Attorney General or his office. The class can make a list of activities involving the Attorney General or representatives of the office.

2. Have a vocabulary lesson with "WORDS TO KNOW." See front of this book for ideas. In addition, the supplement includes an exercise designed specifically for this lesson. On the day of the visit, write the words on the boards so that they may be used as a guide by the resource person.

3. Have students read the text and write a letter of complaint. In writing their letters, students whould be sure to include everything on the checklist below:

CHECK LIST

1. Your name and address and date.
2. The name and address of the company that sold you the item.
3. The facts of your story, what you bought, where and when you bought it, and the cost.
4. Explain the problem and what you have already done about it.
5. What you want the company to do for you. Be fair.
6. Copies of any evidence that back up your story (like receipts or cancelled checks).
7. Make a copy of the letter for yourself and keep it.

THE VISIT

Visitor Welcome
PRINCIPAL
1. Make name tags
2. Greet Resource Person & introduce to Principal
3. Write name of Resource Person on board

1. The resource person will write his/her name, address, and telephone number on the board and give some information about the particular position he/she holds in the Attorney General's Office (e.g. attorney, paralegal, etc.)

2. Explain that there is one Attorney General in every state. Give the name of Missouri's and display a photograph. Emphasize that the Attorney General is the attorney for the state and not for an individual citizen. Explain that the Attorney General operates three offices in the state to provide consumer protection services.

3. Explain that there is a statute governing fair merchandising practices and that the Attorney General has responsibility for enforcing it.

4. Tell students that you are going to do a role-play with them to illustrate a consumer problem that could happen to them or their parents. Ask the teacher to choose a good actor who will play the part of the consumer. The Attorney General's representative will play a merchant. Take the "consumer" aside, give him/her the appropriate props and explain the following situation:

   > The consumer buys a new radio from the merchant. At home, it is discovered that the radio does not work. The consumer brings it to the store, requesting it be repaired or exchanged. Being a good consumer, the student has a receipt. The store owner refuses to repair the radio, make an exchange, or refund the purchase price. What does the consumer do? Ask for suggestions from the class. After several suggestions have been generated, tell the class that a letter of complaint to the owner is the first step in making a complaint. Hand out sample letters of complaint. Review the body of the letter showing the details that should be included about the purchase of the radio, its condition at the time of sale and the redress you desire (e.g., exchange, repair, refund). Explain that if this does not solve the problem a formal written complaint should be sent to the Attorney General's Office in the state in which the article was purchased.

5. Hand out complaint forms to each student and explain the conditions in which it is appropriate to file a formal complaint. Explain the procedure for obtaining a complaint form.

6. Fill out the form with the students using the role-play situation for the information needed. Make sure students understand that copies of receipts, guarantees, etc., should be attached. Stress that originals should be kept by the purchaser.

FOLLOW UP

·IN THE CLASSROOM

1. Students could practice filling in the complaint form and writing letters of complaint reinforcing the idea that they must be written clearly and to the point.

2. Students may want to start a consumer newsletter or column in their school newspaper that lets other students know interesting facts about consumer ripoffs.

·IN THE COMMUNITY

1. Students could prepare a news bulletin about what they have learned from the Attorney General's representative and offer copies at a parent or community gathering.

2. A brochure could be designed and written by students about the Attorney General's Office to take home to parents or distribute at adult meetings.

3. Send copies of student-made materials to the Attorney General's representative who visited the classroom. (Also, send copies to the Urban Consumer Education Project Office. We may be able to duplicate the materials.)

4. Inform your principal that a representative from the Attorney General's Office may be available for a parent or community meeting at which he/she can explain the types of complaints handled and give an example of how to file a written complaint. You may wish to request permission from your principal to have students demonstrate what they have learned through bulletin boards, posters, brochures, etc.

INSURANCE IS FOR PROTECTION

MISSOURI DIVISION OF INSURANCE

DIVISION OF INSURANCE

Jefferson City Office
515 East High Street
Jefferson City, Missouri 65101

St. Louis Office
10449 St. Charles Rock Road
St. Louis, Missouri 63114

Insurance is a means of protecting individuals and organizations from unexpected economic loss. An insurance policy is a contract. In return for a premium paid by the policy holder, the insurance company agrees to pay for financial losses due to illness, accident, theft, fire, or other natural hazards, or to pay the beneficiary of the policy in case of death. The following are examples of the principal kinds of insurance that most consumers buy:

LIFE INSURANCE
AUTOMOBILE INSURANCE
HOMEOWNERS INSURANCE
HEALTH INSURANCE
GROUP INSURANCE
MAIL ORDER INSURANCE
HEARINGS ON UNFAIR AND DECEPTIVE PRACTICES INSURANCE

The Division of Insurance is the state agency that regulates insurance companies and insurance transactions. This division provides periodic examinations of companies that write life, health, automobile and property insurance to assure that companies are financially stable and that policyholders receive prompt, fair treatment when making a claim. The division reviews insurance policies before allowing them to be sold and issues licenses to agents and brokers.

The Division of Insurance also handles complaints against insurance companies. Typical complaints the division investigates relate to delay or inadequacy of claim settlements and cancellation or non-renewal of coverage. First, contact your insurance agent and the company. If you still need help, contact the division nearest you.

Although rates are not set by the division, action can be taken when rates discriminate unfairly against certain policyholders or when rates are too high for the coverage provided. Rates, coverage and the service provided to policyholders vary widely among companies.

CONSUMER OBJECTIVES

1. Students will learn that the purpose of insurance is to provide protection and compensate against loss.

2. Students will list three things to consider when comparison shopping for insurance.

3. Students will learn that the Missouri Division of Insurance is a State agency that regulates insurance companies and insurance transactions, and investigates consumer complaints against insurance companies.

BASIC AND COMPETENCY SKILLS OBJECTIVES

CAT - Reading Vocabulary and Comprehension
BEST - Reading/Language Objectives 3, 5, 6, 10, 14, 15, 16, 17, 20, 21
CAT - Spelling
CAT - Lanuguage Mechanics and Expression
CAT - Mathematics Computation, Concepts and Applications
BEST - Mathematics Objectives 1, 2, 5, 8
CAT - Reference Skills
BEST - Government/Economics Objectives 6, 11, 12, 13

TEXT

Young Consumers, 1st edition, lesson 16

Young Consumers, 2nd edition, lesson 27

PRESENTATION NEEDS

By the Teacher:

name tags
chalk and chalkboard
newspapers and magazines

By the Resource Person:

roleplay cards

WORDS TO KNOW

1. agree - to be of the same opinion
2. claim - a demand or request for something as a right or because it is due
3. complaint - an expression of dissatisfaction, written or spoken
4. contract - an agreement between the buyer and seller honored by law
5. cover - to include or protect
6. insurance - a system of guarding against loss by the paying of regular amounts to a company in exchange for a promise to pay an agreed amount in case of theft, death, accident, etc.
7. insurance policy - a contract to pay for a loss in return for the payment of regular amounts
8. premium - payment made for an insurance policy
9. regulate - to govern or correct according to rules having the force of law
10. repossess - to take back something bought "on time" when the buyer does not make the agreed payments
11. theft - the act of stealing
12. transaction - a business deal
13. value - the amount something is worth in money or things

BULLETIN
BOARD
IDEA

Title: WE ALL NEED INSURANCE (Pre-visit activity #5)

PRE-VISIT

1. Have a vocabulary lesson with "Words to Know." See front of this book for ideas.

2. To develop the concept that various kinds of insurance are needed for different kinds of protection, begin with the following questions for class discussion.

   a. Why do squirrels bury acorns?
   b. Why did indians and pioneers dry meat, wild fruit and berries, fish and corn?
   c. Why did early settlers store their onions, potatoes, apples and carrots in a below-ground cellar? Do some farmers still do this?
   d. Do you know someone who "cans" or "freezes" food? What kind? Why?

   Bring out that the reasons for the first three questions were literally a form of protection against starvation, but that the last two may also be an economic protection by asking if storing of food against starvation is very important in a large city of today.

3. To identify another type of planned protection against potential dangers, the students could be asked:

   a. Why do we wear boots instead of tennis shoes in the snow?
   b. Why does the fur on animals get heavier in the late fall?
   c. Why do we put anti-freeze in our cars?
   d. Why do we seal holes around the doors and windows in our homes?

   The answers of protection against freezing, or cold weather, can be added to the protection against starvation or economic loss recognized by students in the first discussion. Review with the students their identification of potential dangers, and how either "mother nature" or humans took protective actions to meet those dangers. In other words, what kind of insurance did they have?

4. To determine if it is a good idea to have more protection than is needed, here are some suggested questions: (ask for reasons for each answer)

   a. Should we wear two overcoats when we need only one?
   b. Should we "can," store, or freeze more food than we'll need or can use?
   c. Should we put more anti-freeze into our car radiators that the maker suggests?
   d. Is it a good idea to buy more insurance than we need?

5. Make a collage, or bulletin board, using pictures and articles from newspapers and or magazines about weddings, auto accidents, births, deaths, fires, thefts, floods, etc., cut out by students and labeled as to the kind of insurance that would be needed to cover the happening. For example, a picture of an accident or disaster involving a ship at sea would be labeled Marine Insurance. (If you do this, point it out to the resource person when he/she arrives.)

THE VISIT

Visitor Welcomed
PRINCIPAL
1. make name tags
2. Greet Resource Person & introduce to Principal
3. Write name of Resource Person on board

1. Introduce self, giving title and job description.
2. Explain that the agency is a state organization, paid for by taxes from residents in Missouri. Tell the locations of the other two offices of the Missouri Division of Insurance.
3. Explain that the purpose of the agency is to investigate various insurance companies to make sure they have enough money to operate, and that policyholders receive prompt, fair treatment when making a claim. Also, the agency looks over new kinds of policies before allowing them to be sold and licenses insurance agents and brokers.
4. Give 2 or 3 examples of the types of complaints the agency receives against insurance companies. Explain that a lot of problems would be avoided if all those making a complaint would first read their policies, then contact the agent or company that sold the insurance. Then if consumers felt they needed help they should contact the Missouri Division of Insurance.
5. Question a few students about how they would find out where to contact your office since you have not told them the address. (The answer you desire is to look in the telephone directory.)
6. Write on the board the principal kinds of insurance most consumers buy: life, automobile, homeowners, health, group, and mailorder. After each kind, ask for hands of students to give an example of the reason for buying that kind of insurance. Mailorder and group will probably have to be explained.

7. Do roleplay #1, asking the teacher to help choose a good reader to read the problem aloud, someone good in math to be at the chalkboard to do any math involved, and a good thinker to play the part of Jim. Tell Jim he may have to go to more than one friend for advice.

ROLEPLAY #1

Jim has a bike that cost $150. It has 10 speeds and lots of fancy gadgets. Jim had to save for over a year to buy the bike. He is thinking about buying insurance. He wants to buy an insurance policy that would pay him $150 if the bike were lost or stolen. The cost of the insurance is $20 per year from the Bluebird Insurance Company. He wants to talk this over with a friend to see if this is a good idea.

Besides weighing the price of $20 to protect a $150 investment and the length of time it would take to save for another bike, the resource person may have to help the students include some other points for discussion such as:

where the bike is stored; for what and how often it will be used; for how long it would be worthwhile to pay for this protection; the risks if insurance is not purchased; if the same coverage coud be purchased from another company at a lower cost; if so, is that company reliable about paying claims, and is the Bluebird Company reliable? How can consumers find the answer to the type of service an insurance gives?

8. If there is time, do roleplay #2, following same format for choosing students.

ROLEPLAY #2

John has a bike that cost $20. He bought it used. It runs OK but it doesn't look very pretty. He is thinking about buying insurance. He wants to buy an insurance policy that would pay him $20 if the bike were lost or stolen. The cost of the insurance is $15 per year from the Yellowbird Insurance Company. He wants to talk this over with a friend to see if this is a good idea.

In this roleplay the students will probably quickly come to a consensus on an answer to John's problem. However, some students may feel it important to have insurance in this situation if the bike is needed for transportation to and from a job, or school, or to run errands for hire for the neighbors. The resource person could ask the students if they would consider paying the $15 if one of these activities was the reason for buying the $20 bike. John and his advisors might also want to investigate the reason for the price difference between the two insurance companies, and if the policies include the same conditions of coverage.

9. Finish the presentation by emphasizing these two points.

   a. An insurance policy is a contract. When a person signs a contract to buy something and does not make agreed payments, the item can be repossessed. If a person does not make agreed payments on a insurance policy, the company will not pay a claim.

   b. Insurance rates are not determined by the Missouri Division of Insurance, and different companies charge different rates for the same services. A wise consumer should shop for insurance and compare price, protection, and service for good insurance value.

FOLLOW UP

-IN THE CLASSROOM

1. If the resource person does not have the time to complete the roleplays in the visit, the teacher should have a lesson with them using the same ideas for discussion.
2. Appoint a student committee to use an encyclopedia and/or other available resources to research and make a report about various aspects of insurance. Some topics could be:
   a. principal types of insurance sold and most popular bought
   b. ownership of different kinds of insurance companies.
   c. history of inception and growth of specific kinds of insurance such as Health, Social or Lloyd's. (These subjects are very interesting; for example, health insurance began with the craft guilds of the Middle Ages.)
3. Have the students write a story entitled, 'The Most Terrible Day of My Life.' In the story the students should write about events that might happen to them in one day, for which they would see a need for insurance. Caution them to avoid being gruesome. The class could vote on the most imaginative story with accurate application of types of insurance needed to cover any financial loss in the events. Your class might enjoy learning the use of the word "castastrophe."
4. If the students are keeping a journal, the page on insurance could include the most common types needed by people, and the three things a wise consumer should compare for good insurance value: price, protection and service.
5. The class could write an insurance company requesting a sample policy, perhaps for a specific kind of insurance such as that considered by Joe and John in the roleplays. The letter could also ask if the company prints a simple English policy for the class to examine and compare to a standard version of a policy.
6. If students do research on most popular kinds of insurance bought in the United States, a graph could be made to present the information pictorially.

·IN THE COMMUNITY

The Missouri Department of Consumer Affairs has recently issued informative Consumer Guides for (a) homeowners and renters insurance, and (b) health insurance. They can be obtained by letter or a toll-free telephone number. The students could use either of these guides to design a brochure for parents, including important points to remember about buying either kind of insurance. Roleplaying could also be developed with the information from the booklets, and posters could be designed for display in the halls or neighborhood stores. You may wish to request permission from your principal to have the class perform the roleplay about insurance before a parent or community group.

Mo. Division of Consumer Affairs
P.O. Box 1157
Jefferson City, MO 65102
Toll-free number: 800-392-8269

KNOW
YOUR
UTILITY
Bill of Rights

PS
PUBLIC
SERVICE
COMMISSION

PUBLIC SERVICE COMMISSION

Consumer Service Office
City Bank Building, Room 219
4625 Lindell
St. Louis, Missouri 63108

The Missouri Public Service Commission, better known as the PSC, is a State government agency located in Jefferson City. The PSC regulates all investor-owned utilities in Missouri but has no control over municipal utilities or cooperatives. The regulated firms include electric, gas, telephone, sewer and water utilities and bus, truck and railroad companies. The Commission also regulates intrastate movers (moving from another residence within the same state) and the construction standards of mobile homes and recreational vehicles manufactured or sold in Missouri. Regulation includes rates charged by utilities and whether the service provided by the utilities is safe and adequate. Utility companies are bound both by statutes that regulate their conduct and by regulations issued by the PSC under such statutes.

A utility wishing to make a change in the rates charged for service must request approval from the PSC. A hearing is held in which the utility must prove that the new rate is reasonable and necessary. The PSC may deny the company's requested rate increase, grant a portion of it or approve the entire request, if justified. The laws of the State of Missouri require that the final decisions of the PSC be lawful, reasonable, and based upon competent and substantial evidence upon the whole record. Therefore, all final decisions of the PSC are subject to appeal in Missouri courts of law.

The Public Service Commission provides some services directly to consumers. Whenever a customer has a complaint or grievance that cannot be resolved through discussion with the company, the PSC can conduct an investigation to resolve the matter.

CONSUMER OBJECTIVES

1. Students will learn some of the responsibilities and obligations of the Missouri Public Service Commission.
2. Students will learn that many utilities are owned by private investors but regulated by a state agency.
3. Students will learn when and how to register a complaint with the Missouri Public Service Commission.

BASIC AND COMPETENCY SKILLS OBJECTIVES

CAT - Reading Vocabulary and Comprehension
CAT - Language Mechanics and Expression
BEST - Reading/Language Objectives 8, 14, 15, 16, 18, 21
CAT - Spelling
CAT - Reference Skills
BEST - Government/Economics Objectives 3, 4, 6, 12

TEXT

Young Consumers, 1st edition, lesson 16

Young Consumers, 2nd edition lesson 27

PRESENTATION NEEDS

By the Teacher:

name tags
chalk and chalkboard
picture, P.S.C. Regulates Utilities (see supplement)

By the Resource Person:

tariff book
brochures - "KNOW YOUR UTILITY BILL OF RIGHTS"
sample complaint forms

WORDS TO KNOW

1. commissioner - a person in charge of a department or bureau of public service
2. complaint - an expression of dissatisfaction
3. deposit - money given as a pledge
4. disconnect - to interrupt or cut-off
5. increase - to make higher or larger
6. rate - the price that is charged for use of an item for a certain amount of time
7. regulate - to control or direct according to a rule
8. rule - a governmental order having the force of law
9. tariff book - a book of approved rules and regualtions for utilities
10. utilities - public services such as gas, electric, water, or transportation subject to governmental regulations (control)

BULLETIN BOARD IDEAS

Make a transparency of the "P.S.C. Regualtes Utilities" picture (see supplement) and project onto a large sheet of paper. Trace and color (or trace each object separately on different colors of paper), cut out, and mount on bulletin board.

PRE-VISIT

1. Have a vocabulary lesson with "WORDS TO KNOW". See front of this book for ideas.

2. Think and Talk (questions by teacher for student discussion). What kinds of utility bills does your family have to pay? Have you ever heard someone complain about a utility company being unfair? (Example: deposits, cut-off of services, estimated bills.) Do you know anyone who tried to do something about the problem? Did that person succeed?

3. Have students make a poster about problems they or their families may have had with a utility. After the resource person's visit, ask students how they would handle those problems.

4. Look through the newspapers for about a week before the visit of the resource person, and cut out articles concerning the PSC, and paste or glue on large construction paper for a room display.

5. Assist students in writing letters to parents inviting them to attend the visit of the resource person.

THE VISIT

Visitors Welcome
PRINCIPAL
1. make name tags
2. Greet Resource Person & introduce to Principal
3. Write name of Resource Person on board

1. Introduce self, giving title and job responsibilities in the Consumer Service Office.

2. Ask students to tell you the names of utility companies.

3. Explain that there are many gas, electric, water and telephone companies in Missouri and the Public Service Commission was established to oversee their services, rates, and safety operations.

4. Ask students if they know who owns utility companies--the State of Missouri, the U.S. government, or private investors? Explain that another responsibility of the PSC is to assure that the owners of utility companies receive a reasonable profit from their investment. If there is a PSC bulletin board display in the room, refer to the symbols and locations.

5. Show tariff book to demonstrate that rules and regulations about utility rates, services and safety are written in books like this. (Pass around at the conclusion of your lesson, if you wish).

6. Enumerate the different kinds of companies that PSC oversees.

7. Give examples of kinds of complaints handled in the Consumer Services Offices in Kansas City and St. Louis.

8. Tell students that when the customer has a complaint, the utility company should always be contacted first. If the problem is not resolved through this method, contact the PSC to file a complaint. Show a complaint. Explain the PSC investigation process to resolve the problem fairly. Pass out copies of the complaint form for students to see. Tell them you will collect them later and that they should not write on them.

9. Conduct a role-play activity using the role-play samples included with this lesson. Ask the teacher to choose four good actors and four good readers. Tell the readers and actors that the underlined words should show expression. Let students take turns on the various parts to stimulate complaints and resolutions. (You may want to copy the role-play samples onto separate cards in advance of the visit.)

10. At the end of each role-play, ask students for questions.

11. Give the teacher the brochures and one complaint form to use later.

FOLLOW UP

-IN THE CLASSROOM

1. Use brochure, "KNOW YOUR UTILITY BILL OF RIGHTS" as a reading lesson. After one student reads the question aloud, have a contest to see if someone can give the correct answer. Then have another student read the answers aloud to check the correct response. Also use the brochure to answer any complaint on the student-made poster that has not been resolved.

2. Do your own role-plays. Have students give pretend complaints about utility problems with which he/she is familiar. Have another student be the PSC representative and give his/her version of the steps to solution.

3. Handout - "P.S.C. Regulates Utilities" (see supplement). Make ditto copies and distribute to class. Have students identify the symbols and their relation to the PSC. Picture can be colored with crayons.

4. Make a transparency of the complaint form, use an overhead project with students supplying imaginary information for filling out the form, including the resolution, either by you or a student.

-IN THE COMMUNITY

Have class design informational posters for school halls and neighborhood stores. On the posters include concept that consumers CAN do something about complaints against utilities, bills or services: (a) contact utility first, and if not satisfied, (b) contact Missouri Public Service Commission. Include the telephone number of the St. Louis Office. Then they could ask permission of a store owner to display the posters.

MISSOURI PUBLIC SERVICE COMMISSION ROLE-PLAYS

1. COMPLAINT

Laclede Gas never reads my meter. I asked the meter reader to ring my doorbell to get in. I'm always home.

RESULT

Bob Jones, at Laclede Gas Company, called the customer and made arrangements to get in the house to read the meter. He also gave special instructions to the meter reading department on how to get in to read the meter in the future.

2. COMPLAINT

Service was put in my name on December 26, 1979, and Union Electric has been charging me multi-dwelling rates even though this is a one family residence. They say that there are too many people living in my house to have the residential rate.

RESULT

Union Electric agreed to change the rate to residential after an investigation proved that everyone living in the house was a family member.

3. COMPLAINT

I made payment arrangements with Southwestern Bell Telephone Company last month to pay $25.00. Now they want $60.00! They sent me a letter saying they will disconnect my service. I need my telephone.

RESULT

Southwestern Bell reported that only one notice appeared on the customer's bill, and that she is not up for disconnection. She agreed to pay $25.00 on May 11, and the balance due with the current bill.

4. COMPLAINT

Laclede Gas reads my meter from my neighbor's yard. I am not paying them to read my meter from across the fence. I want them to come into my yard to read my meter.

RESULT

Mr. Pete Zilch and I went to the customer's house to see if the meter could be read from the neighbor's yard. Although the meter could be read from that distance, the Commission ordered the utility company to read the meter in the customer's yard.

THE SMART SHOPPER GAME

PARENT VOLUNTEER

PARENT VOLUNTEER

Parents are an important source of valuable consumer knowledge, and they can help students learn many consumer skills and concepts. A major expenditure in the family budget is for food. It is important, therefore, that young people acquire early in life the skills and habits for smart grocery shopping.

Parent volunteers are available to visit consumer education classrooms to help students learn how to shop wisely at the supermarket.

CONSUMER OBJECTIVES

1. Students will learn to read labels as a source of specific information.
2. Students will apply mathematical skills to compute unit prices and to identify geometric figures.
3. Students will list four rules for a smart shopper to follow.
4. Students will differentiate among store brands, name brands and plain labels.

BASIC AND COMPETENCY SKILLS OBJECTIVES

CAT - Reading Vocabulary and Comprehension
CAT - Spelling
BEST - Reading/Language Objectives 3, 7, 10, 15
CAT - Language Mechanics and Expression
CAT - Mathematics Computation, Concepts and Application
BEST - Mathemetics Objectives 1, 2, 3, 4, 5, 11, 13, 14
CAT - Reference Skills
BEST - Government/Economics Objectives 11, 13

TEXT

Young Consumers, 1st edition, lesson 18

Young Consumers, 2nd edition, lesson 6

PRESENTATION NEEDS

By the Teacher:

labels
empty boxes
other containers for use in pre-visit
chalk and chalkboard
knowledge about unit-pricing

By the Resource Person:

basket containing a shopping list
four different labels from each of the following products:
vegetables, cereal, tissues
juice or juice drinks
some cents-off coupons
some samples of impulse-buying items
and enough candy or other treat for the class
(The lables should include name brands, store brands, and plain labels.)

WORDS TO KNOW

1. brand name - identification of products made by one company
2. coupon - a ticket or form surrendered in exchange for something
3. impulse - a sudden unplanned action
4. ingredient - something that enters into a mixture
5. quality - a degree of excellence
6. quantity - an amount
7. unit pricing - finding the cost of one part of an item when knowing the price and measurement of the whole item.

PRE-VISIT

1. Have a vocabulary lesson with "WORDS TO KNOW." See front of this book for ideas.

2. Ditto copies of Unit Pricing (see supplement) and work with the students to complete the page. Have students go to the board to do the problems to insure that the class understands.

3. Using labels and containers brought from home by you and the students, continue the lesson on unit-pricing. Again, use students at chalkboard. Include other units of measure, such as pound and quart, for computation by the students. If there is no price on the label or container, make up one. (Using the fronts of cereal boxes is an excellent way for students to realize the expense per unit for the sugar-coated type of cereal.)

4. Check newspaper ads for the prices on cartons of soft drinks. How many different kinds of stores, other than grocery stores, advertise bargains on soda pop? Have students cut out ads for either the six or eight packs of bottles or cans, and compute the price per bottle or can. Students should compare this price for the price they pay when buying one bottle or can in a neighborhood store. Is soda pop more expensive when buying by the unit of one can or bottle?

5. Read labels, magazines, and newspapers for information about products and have students devise a chart on facts and opinions. Help students distinguish difference by telling them before you begin that color and size can always be easy facts to recognize. Another simple fact is that on most foods, ingredients are listed on labels in descending order of weight. Thus, if the first ingredient listed is water, it means there is more water in the product, by weight, than any other ingredient. If the second ingredient is salt, that means salt is second to water, by weight, and so on.

SAMPLE CHART:

Product		
Palm Tree Punch	red, 16 ounces, mostly water	super for parties, delicious tropical flavor
Feather Tissue	white, 200, regular size	better than others, soft as a bird's wing
Fresh Peaches	$.49 a pound, fresh, small	sun blushed, best buy, sweet

THE VISIT

Visitor Welcomed
PRINCIPAL
1. make name tags
2. Greet Resource Person & introduce to Principal
3. Write name of Resource Person on board

1. The resource person should write his/her name on the board and explain to students you do all the same things their parents do to keep a home running, including the grocery shopping, and that you also try to find time to visit classrooms to play THE SMART SHOPPER GAME.

2. Review the important thing a smart shopper must know to look for:
   a) information on labels or containers for ingredients, number of servings, and quantity. (Example: Fancy white tuna, not needed for a casserole).
   b) price
   c) specials offered

   Causally mention that you must shop for a family of five, and that one member of your family cannot eat items that contain a lot of sugar. Tell students you've learned it is also important to make a list before you go and to take your time when shopping.

3. Ask the teacher to help you divide the class into six groups. Each group is to be responsible for certain items.

4. Distribute shopping materials to the first four groups: Group 1--vegetable Group 2--cereal; Group 3--juice drinks; 4--tissues. Tell students to read what they have received and make a note of the price, unit-price, and ingredients. (The teacher should give out scratch paper to these students and assist in computing the unit prices while the resource person distributes the other materials.)

5. Go to Group 5 and whisper that you are going to give them some items not on your list, but you may buy them on impulse. Ask them to keep this a secret from the other students and distribute magazines, candy, and gum.

6. Turn to Group 6 and give them some "cents-off" coupons. Tell them you will find out if they are really smart shoppers. Explain that they must pay close attention because when you finish shopping you will ask if there were any ways you could have saved money. This group may discover that coupons could have helped you save money.

7. After the groups are organized, read your shopping list to the class, pick up your basket to go shopping. Go to Group 1. Ask different students to tell you why you should buy their particular products for your shopping basket. After students have given their reasons, ask the class to help decide which item you should choose. (One of the labels should be from a small one- or two-serving can, and if the students listened to you earlier, some would recognize this would be two small for a family of five.)

8. Repeat this procedure for Groups 2 through 4.

9. Go to Group 5 and announce you've decided you want one of the items in that group. Example: "Oh, the new issue of Fantastic Fashions" is out, I must buy one." Put a package of candy in your basket, too.

10. Go to the front of room, tell students you have finished shopping and now need help to find out how much money you spent. Ask for two volunteers. One student is to write the name and price of each item you bought on the chalkboard as the other student takes it from your basket and calls out the information. Have the first student total the cost and the second student be the checker. Since this is a pretend game, we'll pretend there are no taxes.

11. Ask students how you could have saved money. This is the cue for:
    a) the student with the "cents-off" coupon to raise a hand.
    b) a student to tell you that the magazine was bought on impulse, also the candy.
    c) a student to tell you that the candy should not have been purchased since someone in your family can't eat a lot of sugar.

12. If there is time, students can compute the totals if you had bought the most expensive items for your family, and for least expensive.

13. End the visit by telling the students that since most games give prizes for the winners, you will give the teacher the candy you bought, and she can give it out to everyone because they were all 'Smart Shoppers.'

FOLLOW UP

-IN THE CLASSROOM

1. Think and Talk (Review of concepts presented by Parent Volunteer.

   Is the item with the lowest price always the best buy? Give an example. Are famous brands always better than store or plain label brands? When reading grocery ads, what else should you look for in the paper that could reduce your bill at the check-out counter? Who can name four things to consider when comparing products? (price, quality, quantity, ingredients) What temptations should we resist when shopping?

2. Ditto copies of 'Smart Shoppers' and give to students. Use to reinforce concepts of making a list, taking time, comparing, and resisting impulse buying. Students may color and take home.

3. Using the containers brought for the pre-visit, have students identify geometric names of their shapes; rectangular cereal boxes, cans of cylinders. Look at the labels to identify various printed shapes; circles, ovals, squares, triangles.

BULLETIN BOARD IDEA

Title: MATH GOES TO MARKET

Mount the labels and box fronts used in the pre-visit activities on the bulletin board. Under each one put a sign giving its full price and its unit price.

FIELD TRIP

Go shopping with a purpose. Perhaps the class is filling Junior Red Cross Boxes, or entertaining at a retirement home or pre-school and will take favors or treats. Apply Smart Shopper concepts to all purchases.

BOARD OF ALDERMEN

CITY OF SAINT LOUIS
MISSOURI

CONSUMERS PAY FOR CITY SERVICES THROUGH TAXES

BOARD OF ALDERMEN

City Hall
St. Louis, Missouri 63101

The Board of Aldermen is the lawmaking body for the City of St. Louis. It is made up of a president elected from the city at large, and 28 aldermen, each of whom is elected from one of the city's 28 wards. The Board of Aldermen make laws for the city which are called ordinances.

An alderman must be at least 25 years old and a resident of the city. He or she must have lived in his or her ward for at least one year and paid taxes within the last two years. All aldermen must be citizens of the United States.

An alderman is elected for a four-year term. Because the position is not considered to be full-time work, an alderman does not have to give up his or her occupation. Elections are held every two years, at which time half of the Board's members must run for re-election or retire from office.

The President of the Board of Aldermen is a member (along with the Mayor and the Comptroller) of the Board of Apportionment. This Board has responsibility for preparing the city's budget. The President of the Board of Aldermen serves as the Acting Mayor when the Mayor is out of the city.

CONSUMER OBJECTIVES

1. Students will learn that they are consumers of public services.
2. Students will learn that their parents' tax dollars pay for city services.
3. Students will be able to identify at least four city services.
4. Students will learn that the more services they desire the more cost in tax dollars.

BASIC AND COMPETENCY SKILLS OBJECTIVES

CAT - Reading Vocabulary and Comprehension
CAT - Language Mechanics and Expression
BEST - Reading/Language Objectives 4, 5, 13, 15, 16, 21
CAT - Spelling
CAT - Mathematics Computation, Concepts and Applications
BEST - Mathematics Objectives 1, 2, 5, 8, 12
CAT - Reference Skills
BEST - Government/Economics Objectives 1, 2, 5, 6, 9

TEXT

Young Consumers, 1st edition, lesson 2

Young Consumers, 2nd edition, lesson 4

PRESENTATION NEEDS

By the Teacher:

name tags
chalk and chalkboard
City of St. Louis Ward Map (If your school does not have one, call Law and Education Office, 531-2000.)

WORDS TO KNOW

1. alderman/alderwoman - a member of a city or town law-making body
2. service - work done for you by persons or organizations; labor performed by others
3. tax - a contribution given by persons, groups and businesses for the support of a government

PRE-VISIT

1. Each school should have a ward map. If you do not have one, call the Law and Education Project.

2. Students should go on a class walk around the school. Different city services should be discussed on the walk, e.g. garbage collection, traffic lights, street cleaning, law enforcement, etc.

3. Upon returning from the walk, ask the students to draw a large map of their neighborhood and their ward, either as a class, as individuals or working in teams. Identify as many different needed services the city provides on the map.

4. Ask each student to interview one adult about city services. Develop as a class a list of questions, such as:

   What service do you think the city provides that you would like to see expanded?
   What services are you having problems with?
   What are these problems?
   If there are services you would like to see expanded, are there services you would like to see cut back?

THE VISIT

Visitor Welcomed
PRINCIPAL
1. make name tags
2. Greet Resource Person & introduce to Principal
3. Write name of Resource Person on board

1. The Alderman should introduce himself/herself, describe his/her job, how how he/she was elected and what is his/her occupation. The Alderman should write his/her name, address, and phone number on the chalkboard.

2. Then the Alderman should look at the student's ward map(s) and discuss other examples of city services that students did not list. The Alderman should discuss one specific example of a service provided by the city dollars, e.g. street cleaning. Using the chalkboard list how much money it costs to run this department and what services are provided. Give an example: if the streets were cleaned more often, how much would it cost? Have students add the cost now of cleaning the streets to the added cost of cleaning the streets more often. Reinforce that the students' parents tax dollars pay for this and other services.

3. Now ask students about their surveys of city services. What services were important? What services need expanding? What services could be eliminated or reduced?

4. Then explain to students how they should handle a complaint about city services. Where should they go? How do they find out the information?

FOLLOW UP

-IN THE CLASSROOM

1. An article about the visit might be written up for the school newspaper.

-IN THE COMMUNITY

1. Students could prepare a newsbulletin about what they have learned from the Alderman and offer copies at a parent or community gathering.
2. A brochure could be designed and written by the students about the Ward to take home to parents or distribute at adult meetings.
3. A brochure could be designed and written by students listing services provided by the city and how to handle complaints.
4. Send copies of student-made materials to the Alderman who visited the classroom. (Also send copies to the Urban Consumer Education Office. We may be able to duplicate the materials.)
5. Inform your principal that the Alderman may be available for a parent or community meeting. This presentation could be similar to classroom presentation. Students could share the program with posters and role-plays.

CITY OF SAINT LOUIS
OFFICE OF THE MAYOR

CONSUMERS PAY FOR CITY SERVICES THROUGH TAXES

MAYOR'S OFFICE

City Hall
St. Louis, Missouri 63101

The Mayor is the City's chief executive. Elected by the people for a term of four years, he or she may be re-elected for an unlimited number of terms.

The Mayor is responsible for proposing needed legislation to the Board of Aldermen and approving or vetoing any bills passed. As a member of the Board of Estimate and Apportionment, the Mayor has responsibilities for preparation of the city's budget.

In addition, the Mayor appoints the President of the Board of Public Service and the directors of its six departments as well as other city departments and agencies. Another duty of the Mayor is to appoint a person to fill any vacanies on the Board of Education until the next election is held.

For senior citizens, the Mayor's Office provides a service known as the Mayor's Office on Aging. This service adopts plans, develops and implements programs and techniques designed to contribute toward the wholesome and meaningful living of these older citizens. This is supported by grant applications and agreements with federal, state, and local governmental agencies.

CONSUMER OBJECTIVES

1. Students will learn that they are consumers of public services.
2. Students will learn that their parents' tax dollars pay for city services.
3. Students will be able to identify at least four city services.
4. Students will learn that the more services they desire the more cost in tax dollars.

BASIC AND COMPETENCY SKILLS OBJECTIVES

CAT - Reading Vocabulary and Comprehension
CAT - Language Mechanics and Expression
BEST - Reading/Language Objectives 4, 5, 13, 15, 16, 21
CAT - Spelling
CAT - Mathematics Computation, Concepts and Applications
BEST - Mathematics Objectives 1, 2, 5, 8, 12
CAT - Reference Skills
BEST - Government/Economics Objectives 1, 2, 5, 6, 9

TEXT

Young Consumers, 1st edition, lesson 20

Young Consumers, 2nd edition, lessons 2, 25

PRESENTATION NEEDS

By the Teacher:

name tags
chalk and chalkboard
City of St. Louis Ward Map (if your school does not have one, call Law and Education Office, 531-2000.)

WORDS TO KNOW

1. mayor - the chief magistrate of a city, town, or borough
2. service - work done for you by persons or organizations; labor performed by others
3. tax - a contribution given by persons, groups and businesses for the support of a government
4. complaint - an experience of dissatisfaction whether it is written or spoken

PRE-VISIT

1. Students should go on a class walk around the school. Different city services should be discussed on the walk, e.g. garbage collection, traffic lights, street cleaning, law enforcement, etc.

2. Upon returning from the walk ask the students to draw a large map of the city of St. Louis, either as a class, as individuals or working in teams. Identify as many different needed services the city provides on the map.

3. Ask each student to interview one adult about city services. Develop as a class a list of questions, such as:

   What service do you think the city provides that you would like to see expanded?
   What services are you having problems with?
   What are these problems?
   If there are services you would like to see expanded, are there services you would like to see cut back?

THE VISIT

Visitor Welcome
PRINCIPAL
1. make name tags
2. Greet Resource Person & introduce to Principal
3. Write name of Resource Person on board

1. Person from Mayor's Office should introduce himself or herself, describe his/her job, how he/she got the job and what was his/her occupation before. The Mayor's representative should write his/her name, address, and phone number on the chalkboard.

2. Then the Mayor's assistant should look at the student's city map(s) and discuss other examples of city services that students did not list. Mayor's assistant should discuss one specific example of a service provided by the city dollars, e.g. street cleaning. Using the chalkboard list how much money it costs to run this department and what services are provided. Give an example: if the streets were cleaned more often, how much would it cost. Have students add the cost now of cleaning the streets to the added cost of cleaning the streets more often. Reinforce that the students' parents tax dollars pay for this and other services.

3. Now ask students about their surveys of city services. What services were important? What services need expanding? What services could be eliminated or reduced?

4. Then explain to students how they should handle a complaint about city services. Where they should go? How do they find out the information?

FOLLOW UP

-IN THE CLASSROOM

1. An article about the visit might be written up for the school newspaper.

-IN THE COMMUNITY

1. Students could prepare a newsbulletin about what they have learned from the Mayor's assistant and offer copies at a parent or community gathering.

2. A brochure could be designed and written by the students about the ward to take home to parents or distribute at adult meetings.

3. A brochure could be designed and written by students listing services provided by the city and how to handle complaints.

4. Send copies of student-made materials to the Mayor's assistant who visited the classroom. (Also send copies to the Urban Consumer Education Office. We may be able to duplicate the materials.)

5. Inform your principal that the Mayor's assistant may be available for a parent or community meeting. This presentation could be similar to classroom presentation. Students could share the program with posters and roleplays.

SHOPLIFTING

ST. LOUIS POLICE DEPARTMENT

ST. LOUIS POLICE DEPARTMENT

1200 Clark Street
St. Louis, Missouri 63101

Shortly after Pierre Laclede and August Chouteau landed at the foot of Walnut Street and founded St. Louis in 1764, the settlement was protected by armed soldiers. By 1808 the town of St. Louis appointed a four-man constabulary which served without pay. It was mandatory for every able bodied male over 18 to serve a four-month tour of duty. By 1826, all males between 18 and 60 were required to serve as peace officers when summoned. The first uniformed police appeared on city streets in 1854.

The city is divided into nine police districts. Each district office patrols a specifically assigned area.

CONSUMER OBJECTIVES

1. Students will learn that shoplifting and burglary are both crimes that involve stealing.
2. Students will learn that there are consequences of shoplifting that might involve legal action.
3. Students will recognize that shoplifting affects prices.

BASIC AND COMPETENCY SKILLS OBJECTIVES

CAT - Reading Vocabulary and Comprehension
CAT - Language Mechanics and Expression
BEST - Reading Language Objectives 4, 10, 15, 16
CAT - Spelling
CAT - Mathematics Computation, Concepts and Applications
BEST - Mathematics Objectives 1, 2, 5
BEST - Government/Economics Objectives 1, 2, 3, 4, 6, 8, 11, 12, 13

TEXT

Young Consumers, 1st edition, lesson 21
Young Consumers, 2nd edition, lesson 30

PRESENTATION NEEDS

By the Teacher:

name tags
chalk and chaldboard
films: Shoplifting, the Losing Game, (12 minutes) F274-109; and/or
So I Took It, (10 minutes) F175-111

By the Resource Person:

pamphlets

WORDS TO KNOW

1. stealing - taking something dishonestly that does not belong to you
2. burglary - breaking into a building with the intent to steal
3. shoplifting - stealing articles from a store
4. accomplice - a person that is a partner in a crime
5. consequences - the results of one's actions.
6. law - a system of rules made by a government to protect society; a statute or act passed by the legislature
7. property - something that a person owns

PRE-VISIT

1. The teacher should show one or both suggested films on shoplifting. These are available through the St. Louis Board of Education Audio-Visual Department.

2. Have students read the text and discuss their feelings about various forms of dishonesty. In the discussion, the teacher should help students to differentiate between burglary and shoplifting and to understand that they both are crimes involving stealing.

3. Have a vocabulary lesson with "WORDS TO KNOW." See front of this book for ideas. In addition, the supplement includes an exercise designed specifically for this lesson.

THE VISIT

Visitor Welcomed
PRINCIPAL
1. Make name tags
2. Greet Resource Person & introduce to Principal
3. Write name of Resource Person on board

1. The officer will write his/her name, address and telephone number on the board and give some general information about his/her particular area of policework.

2. The officer will review that shoplifting and burgulary are stealing.

3. The officer may also relate from his own experiences how he views the progression of a shoplifter - from an early age (potato chips) to adulthood (diamond rings).

4. The officer will now conduct a role play to stimulate a discussion about students' attitudes about shoplifting.

   The police officer should choose (or have the teacher choose) two students to participate in a role play with him/her. The officer should take students aside to explain that the role play involves two students and a store clerk. The officer should assign the parts as follows:

   Student #1 will be played by the officer.
   Student #2 will be played by a student
   Store Clerk will be played by a student

   The officer should tell students to act out the following story:

   Student #1 tries to persuade student #2 to shoplift a wallet while the store clerk isn't looking. Student #1 has enough money go buy ONE wallet, but wants two of them. (A table or desk should be designated as the store, with the clerk standing behind it.)

5. After the role play, the officer should ask students the following questions:

   a. What would we call student #1? Try to elicit the term "accomplice." (Refer to the board.)

   b. Is an accomplice to a shoplifting treated in the same way that a shoplifter is treated?

   c. What can happen to an individual who is caught shoplifting?

   d. What are your responsibilities as a good citizen when you see a shoplifting occurring?

   e. From a consumer's point of view, what are some bad effects of shoplifting? Try to elicit that shoplifting makes prices go up and may drive small neighborhood stores out of business.

FOLLOW UP

-IN THE CLASSROOM

1. The teacher can reproduce the "Find-the-Crimes" puzzle included in the supplement. Have students identify the eight crimes being committed in the picture.

2. Make arrangements for the class to talk to the manager of a store about how shoplifting affects consumer prices. The store manager can actually show the students these effects through the pointing out of various items.

-IN THE COMMUNITY

1. A brochure could be designed and written by students to take home to parents or distribure at adult meetings.

2. Send copies of student-made materials to the police officer who visited the classroom. (Also, send copies to the Urban Consumer Education Project Office. We may be able to duplicate the materials.)

BULLETIN BOARD IDEA

Students can design and make a bulletin board to discourage young people from shoplifting.

HOW TO BE A GOOD TELEPHONE CONSUMER

SOUTHWESTERN BELL

100 North Tucker Boulevard
St. Louis, Missouri 63101

Southwestern Bell is the major supplier of telephone service for Missouri. The company provides to its customers information about billing practices, service complaints, emergency procedures, and how to keep telephone costs to a minimum.

The company is regulated by the Missouri Public Service Commission. Customers who feel they are not fairly treated by the company may take their complaint to the Missouri Public Service Commission.

CONSUMER OBJECTIVES

1. Students will describe the proper courtesies of using a telephone.
2. Students will apply reference skills to locate information in a telephone directory.
3. Students will apply mathematic skills to the consequences of vandalism.
4. Students will define illegal use of a telephone and evaluate its consequences.
5. Students will explain ways to minimize telephone charges.

BASIC AND COMPETENCY SKILLS OBJECTIVES

CAT - Reading Vocabulary and Comprehension
CAT - Language Mechanics and Expression
BEST - Reading/Language Objectives 4, 5, 9, 12, 13, 14, 15, 16, 17, 19, 21
CAT - Spelling
CAT - Mathematics Computation, Concepts and Applications
BEST - Mathematics Objectives 1, 2, 5, 7, 8
CAT - Reference Skills
BEST - Government/Economics Objectives 2, 3, 4, 7, 8, 12, 13

TEXT

Young Consumers, 1st edition, lessons 1, 15, 23, 24

Young Consumers, 2nd edition, lessons 1, 2, 4, 34

PRESENTATION NEEDS

By the Teacher:

name tags
chalk and chalkboard

By the Resource Person:

The St. Louis Telephone Directory (both books)
Available pamphlets or handouts

WORDS TO KNOW

1. communicate - to get in touch; to exchange information or ideas
2. contract - an agreement between buyer and seller honored by law
3. courtesy - polite behavior; thoughtfulness for others
4. crime - an act forbidden by law
5. customer - a person who buys
6. defective - not made or operating properly
7. directory - a list of names, addresses and sometimes telephone numbers, usually in alphabetical order
8. responsibility - obligation, trust, duty
9. vandal - one who deliberately destroys or mars property

PRE-VISIT

1. Have a vocabulary lesson with "WORDS TO KNOW". See front of this book for ideas.

2. Make copies of "Communicating by Telephone" (see supplement). Have students discuss each statement and why it is important. Students could add to the list by naming some other courtesies. (Example: giving a pleasant greeting when answering the telephone.)

3. Students could make posters or cartoons about telephone courtesies for display when resource person visits.

4. Since alphabetizing skills are necessary for finding information in a telephone directory, several strategies could be devised for student exercises, either at desk or from chalkboard. Some suggestions:

   a) use of guide words in upper corners of pages in telephone books

   b) familiarity with style, proper names recorded last name first

   c) names sounding the same but spelled differently

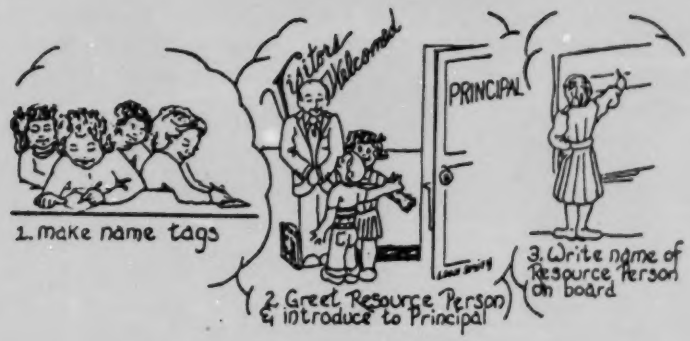
   d) the concept of use of categories in business listings in yellow pages.

   e) verify letters by using sample words, such as "S" as in Sam, "D" as in David, "F" as in Frank.

BULLETIN BOARD IDEA

Make a transparency of "Communicating by Telephone" (see supplement). Project picture of telephone on overhead projector onto colored paper. Cut out and mount onto bulletin board. Students could print the words on strips of colored paper. Suggested title: Telephone Courtesies.

THE VISIT


Visitor Welcome
PRINCIPAL
1. make name tags
2. Greet Resource Person & introduce to Principal
3. Write name of Resource Person on board

1. Introduce self, write name and title on board, and give brief explanation of job with Southwestern Bell.

2. Display the two telephone directories and ask a student if he/she can explain the different purposes of the white, yellow and blue pages.

3. Give a short overview of some of the information provided in the front of the directories. Suggestions for inclusion are:

   a) Emergency 911 and the instructions on how to report an emergency on page 1.

   b) the Ready Reference on page 2.

   c) special services for disabled people on page 6

   d) consumer rights and responsiblilties on page 7

   e) questions about your bill on page 11

4. Point out that on page 4 they can find the monthly rates for using the services of Southwestern Bell and also telephone installation charges. Explain that the company and its customers have an unwritten contract in which the customer pays for services and use of equipment; in return, the company repairs defective equipment and lines for no charge.

5. Have students give their thoughts about the words "vandalism" and "vandals". Inform them that vandalism is a crime, not a prank, and is punishable by law. Give samples of main types of vandalism experienced by the telephone company and costs of repairs to specific items. Try to relate these costs to items the students might buy and how, if multiplied by many times, can raise rates to help make up the costs of replacement.

THE VISIT (continued)

6. Inform students of ways consumers can minimize charges on their telephone bills, such as party lines, looking up own numbers, station-to-station long distance calls, and calling when rates are cheapest.

7. Caution students that certain uses of the telephone are illegal. Give examples that anonymous and/or threatening calls are punishable by a fine and that it is now fairly easy to detect the phone from which the calls are being made. Alert students to column on page 7 of the directory that explains what to do if their home receives these types of calls.

8. Tell about a few of the career opportunities for students at Southwestern Bell.

9. Sometime during your presentation try to comment on any student-made posters or cartoons about telephone courtesy which may be on display.

10. If there is time, accept student questions.

11. Leave any pamphlets or handouts with the teacher.

FOLLOW UP

-IN THE CLASSROOM

1. Contact Southwestern Bell Telephone Company, Resources for Educators, 247-2864 to request "Telezonia" audio visual materials. Wall charts, spirit masters, film, filmstrips, cassettes, teacher's guide and a teletrainer (two activated telephones with a loudspeaker control unit) are included in this kit. The teletrainer is ideal for roleplay of not only communication skills, but as a supplement ot other subjects.

2. Page 10 of the white pages pictorially explains how to read a telephone bill. A discovery activity could be devised by having students find answers to questions, written on the board or a ditto sheet, about the sample bills. Suggested things to find are:

   a) date bill is due

   b) current billing date

   c) time first long distance call was placed

   d) total minutes of that call

   e) the code for the business office

3. When studying about St. Louis, pages 14-17 in the Yellow Pages has information about St. Louis history, its resources and points of interest.

4. Students could make their own telephone directories containing information pages and frequently used and important numbers following the format of a real phone book. (Caution - it's best not to let class members put their numbers in directories of others. Parents have a right to their privacy.)

5. For a science project students could research and report on Alexander Graham Bell and the invention of the telephone. Students can also report on satellite communication and ways voices are carried over long-distances.

·IN THE COMMUNITY

1. Students could design and produce posters or cartoons about telephone manners keeping costs down on telephone bills, vandalism of telephone company equipment and its results, consequences of anonymous or threatening calls, or how to report emergencies on 911. These could be displayed in school halls, in neighborhood stores, or for presentations in other classes or parent/community meetings.

2. If the above activity results in a particularly interesting poster or cartoon, let us know and we'll see about reproducing it for distribution.

3. Perhaps students could make an advertisement for the telephone company about one of the previously mentioned subjects to send to the resource person who visited them.

How to read your electric meter

and budget your use of electricity.

UNION Electric Company

Union Electric Company

UNION ELECTRIC

P.O. Box 149
St. Louis, Missouri 63166

Union Electric, an investor-owned utility, is the major supplier of electric service for Missouri. The company provides to its customers information about billing practices, service, complaints, how to read the meter, and how to cut costs through conservation.

The company is regulated by the Missouri Public Service Commission. Customers who feel they are not fairly treated by the company may take their complaint to the Missouri Public Service Commission.

CONSUMER OBJECTIVES

1. Students will learn that purchasing electric service is different from purchasing a product.
2. Students will apply mathematical skills to learn that they have the ability to influence the cost of the service.
3. Students will describe ways of using energy more efficiently.

BASIC AND COMPETENCY SKILLS OBJECTIVES

CAT - Reading Vocabulary and Comprehension
CAT - Language Mechanics and Expression
BEST - Reading/Language Objectives 9,12,13,15,17
CAT - Spelling
CAT - Mathematics Computation, Concepts and Application
BEST - Mathematics Objectives 1,3,5,8
CAT - Reference Skills
BEST - Government/Economics Objectives 7,11,12,13

TEXT

Young Consumers, 1st edition, lesson 1
Young Consumers, 2nd edition, lesson 2

PRESENTATION NEEDS

By the Teacher:

name tags
chalk and chalkboard
one low wattage appliance, such as a radio, fan or table lamp; one high wattage appliance, such as a hair dryer, heater or iron (to be used during visit)

By the Resource Person:

demonstration of electric meter
booklets: Save Energy, How To Read Your Electric Meter, Billing Practices

WORDS TO KNOW

1. bill - an itemized list of fees or charges
2. bill payment - the act of paying a bill
3. conserve - to save or reduce the use of something
4. delinquent bill - a bill that has not been paid on time
5. disconnect - to interrupt. or cut off (in the context of this lesson it involves the availability of the use of electricity.
6. meter - an instrument that automatically measures the amount of something being used
7. utility - a public service such as gas, electricity, water or transportation subject to governmental regulation (control)

NOTE: Union Electric has left giant electric bills and miniature meters in most schools. If your school does not have them, tell the resource person when he/she visits and he/she will see that they are delivered to your school.

PRE-VISIT

Think and Talk:

1. Can five students give examples to the class of services they would like to purchase? (Teacher could start thinking by giving an example, such as an expensive stylist's haircut). Can each of you find out what this service will approximately cost before you decide to get it? Can someone think of a service anyone uses, but will not know how much it will cost until after it has been used? What about your electricity bill? This is a service from a utility company, Union Electric, directly to a home. How does Union Electric know what to charge each month? Bring out that use of electricity is recorded by an electric meter. Does your home have any other kind of meters?

2. Introduce "WORDS TO KNOW." See front of this book for ideas.

3. The Union Electric resource person will present students with materials that involve multiplying by .05 (5¢). To prepare for this, do some board problems to review decimal points.

4. Make ditto copies of Energy Resource Symbols (see supplement) and distribute to class for study and discussion. Use the questions on the back of the worksheet as a guideline for discussion.

BULLETIN BOARD IDEAS

1. Title: Energy Resource Symbols (see supplement). Make a transparency. Using either colored construction paper, or white paper for students to color, project the individual symbols, trace, cut out, and arrange on bulletin board. Label each symbol and arrange cut-out letters for the title.
2. Play Safe with Electricity
   Make lightning bolts of aluminum foil or a stick-figure (large) simular to Redy Kilowatt, and place on bulletin board with warnings of safety hazards connected with electricity printed on separate strips of colored paper.
   *Do not use worn electric cords
   *Do not disconnect appliance plugs by tugging on the cord
   *Do not connect too many appliances to one outlet
   *Do not touch electric appliances while in water or when wet
   *Do not leave heating devices, such as irons, plugged in when not in use.
3. SWITCH ON AND OFF WITH ELECTRICITY
   Have students cut from magazines pictures of items operated by electricity. They can compose slogans about saving electricity to accompany each picture. Some samples:
   Fan - use fans on really hot days only
   Lightbulb - use the right size lightbulb for your activity and turn off when not in use
   Washing machines - wash only full loads when doing the laundry
   These pictures and slogans will be displayed on a student made bulletin board.

THE VISIT

1. Make name tags
Visitors Welcomed
PRINCIPAL
2. Greet Resource Person & introduce to Principal
3. Write name of Resource Person on board

1. Ask students in the class if they know what an electric meter is, and if they could find it at their homes. With the demonstration meter show how different appliances make the meter turn at different speeds. Explain that the meter works about the same as an odometer on an automobile or bicycle.
2. Develop the choice idea with a can of Coke, a bag of potato chips, and gum. Illustrate the choice. Refer back to the meter demonstration to explain that consumers have the same choice in turning appliances on and off.
3. Explain meter readings using the large hand-turned dials. Let students read a number of different dial settings.
4. Give out booklet HOW TO READ YOUR METER. Have the students read the dial settings in the sample and calculate either at desk and/or board. Go through additional meter readings and let students read and calculate additional bills. Show students the place in which they are to record their home meter readings and bring back to class the next day. (Remind them to put their names on the booklets).
5. Ask teacher to check readings and send booklets home for second reading. When this reading is returned, the students should then compute, with teacher's help if necessary, the cost of one week of electric service.
6. Develop ways to reduce uses of electricity and other forms of energy. Let students respond with ways they can cut the use of energy in their homes. Urge students to experiment conservation of electricity at home for a week after the second meter reading, and take a third meter reading, compute the cost, and determine if they saved money.
7. Leave ENERGY and BILLING booklets with the teacher, ENERGY is to be used for follow-up activities, and BILLING is to go home.

FOLLOW UP

-IN THE CLASSROOM

1. Use HOW TO READ ELECTRIC METER books as suggested by resource person. Remember to gather books each week and check for names on each one. The third reading should provoke interesting interaction to announcements, or verbal reports, as to whether or not money was saved, and why.
2. A discovery activity with the GIANT ELECTRIC BILL! Either write on board or hand out individual lists of the following questions about the information available on the GIANT BILL. Students can work in groups to see which group discovers the correct answers first.
   a) dates of service from and to
   b) number of days included
   c) the average daily cost
   d) total number of kilowatt hours used
   e) date bill is due
   f) date bill is delinquent
   g) to whom the check or money order should be paid
   h) if mailed, where the payment should be sent
   i) what portion of the bill must be returned with payment
   j) What amount of the bill is for the actual services used
3. The miniature electric meter can be used for independent activity after you demonstrate to the class how to use it correctly, and provide a specific storage place.
4. Think and Talk - What energy-using items do you want some day? Do you really need them? Must you have them in order to live? If you need something, do you have to have the biggest or most expensive? Example: We need refrigerators, but look in the center of your HOW TO READ YOUR ELECTRIC METER book and compare the cost of using a frostless 20-22 cu. ft. refrigerator. Would the larger refrigerator cost more to buy, also? Would the size of your family, or the size of your kitchen influence the kind of refrigerator you bought? Do we sometimes buy things just because we like them without thinking of other considerations?

   Students gather a collection of ads for cars that advertise miles per gallon. Compare the claims. Which car would be the most energy-efficient that would suit the size and needs of student's families? Would different kinds of cars be chosen? Do people also choose cars because of options, design, color, and price without considering how much gasoline the car would use? Write a story. Write about something you don't need to have, but really want, and why. Or, write about why an article that saves money should be purchased by your family.
5. Make an Energy Conservation Chart for the students to use while inspecting the school for energy wastage. Display your chart in the hall and discuss your conclusion with your principal and/or custodian. (See supplement for sample chart.)
6. Call your local HUD office and request energy saving publications to be sent to your class.
7. Have students write the Missouri Department of Natural Resources and the Consumer Information Center requesting energy-saving publications.

Missouri Department of Natural Resources
Post Office Box 176
Jefferson City, Missouri 65102

Consumer Information Center
Department Y
Pueblo, Colorado 81009

FRAUD

UNITED STATES ATTORNEY'S OFFICE

U.S. ATTORNEY'S OFFICE

U.S. Attorney
1114 Market Street
St. Louis, Missouri 63101

The U.S. Attorney's Office is an organizational unit in the U.S. Department of Justice and is concerned primarily with criminal law or investigative matters. Each state has at least one U.S. Attorney's Office which is responsible for prosecuting federal crimes which occur within its jurisdiction. Each of these offices is headed by a U.S. Attorney.

The U.S. Attorney's Office in St. Louis is part of a nationwide network of thousands of lawyers, investigators, and agents who work in the U.S. Department of Justice. Headed by the U.S. Attorney General, the Department plays a key role in protection against criminals and subversion, in ensuring healthy competition of business, in safeguarding the consumer, and in enforcing drug, immigration and naturalization laws. The Department also plays a significant role in protecting citizens through its efforts for effective law enforcement, crime prevention, crime detection, and prosecution and rehabilitation of offenders.

CONSUMER OBJECTIVES

1. Students will learn that the U.S. Attorney Office in Washington, D.C. is the controlling force behing each U.S. Attorney Office throughout the country.

2. Students will learn that the U.S. Attorney's Office handles legal matters that are of federal concern such as stolen treasury checks, welfare checks, and forgery.

3. Students will learn that there are costs to the consumer as a result of cheating, shoplifting, and forgery.

BASIC AND COMPETENCY SKILLS OBJECTIVES

CAT - Reading Vocabulary and Comprehension
CAT - Language Mechanics and Expression
BEST - Reading/Language Objectives 6, 15, 16
CAT - Spelling
BEST - Government/Economics Objectives 1, 2, 3, 4, 5, 6, 12

TEXT

Young Consumers, 1st edition, lessons 2, 15, 16, 20, 22

Young Consumers, 2nd edition, lessons 4, 25, 27, 31

PRESENTATION NEEDS

By the Teacher:

name tags
chalk and chalkboard
large paper
marker
films -- Shoplifting: The Losing Game, F274-109
So I Took It, F175-111

By the Resource Person:

pamphlets

WORDS TO KNOW

1. embezzlement - taking money for own use
2. attorney - a person legally appointed to act for another
3. consumer - a person who buys or uses anything
4. fraud - dishonest dealing or cheating

PRE-VISIT

1. Have students read the suggested text material. These lessons will provide them with knowledge of their legal rights and responbilities as consumers.

2. Have a vocabulary lesson with "WORDS TO KNOW." See front of this book for ideas. In addition, the supplement includes an exercise designed specifically for this lesson.

3. Have students view one or both of the films. If students are keeping a journal, they can write their opinions about shoplifting and its consequences. The teacher should conduct a discussion to bring out the fact that shoplifting has consequences not only for the individual, but for the consumer in the form of higher prices, security costs, etc. The teacher should mention that other forms of cheating also affect the consumer and that a representative of the U.S. Attorney's Office will discuss some of these.

4. Share with students the fact that each U.S. Attorney is nominated by a senior Senator. The nomination goes to the President of the United States and then to the U.S. Senate for final approval.

THE VISIT

Visitor Welcome
PRINCIPAL
1. make name tags
2. Greet Resource Person & introduce to Principal
3. Write name of Resource Person on board

1. The resource person will write his/her name, address and telephone number on the board and give some general information about the U.S. Attorney's Office and his/her position there.

2. Mention the various types of cases that the office handles with an emphasis on cases concerning stolen treasury checks. The resource person can elicit from students whether they know of anyone who is having a problem involving a stolen check.

3. The resource person can use examples to explain actions that the U.S. Attorney may take. The class should be asked to figure out how these activities help the consumer. Some suggested examples are:

   a. A forger is caught writing his name on checks that don't belong to him. What would the U.S. Attorney's Office do? How does that help the consumer?

   b. A man stole $25,000 from a big department store where he worked. He was caught. What does the U.S. Attorney's Office do?

4. Mention that the U.S. Attorney's Office handles certain frauds. Ask students to tell you what a fraud is. Ask students whether the following are examples of fraud:

   a. A man makes a mistake and does not have enough money in his checking account.

   b. A woman uses her sister's social security card.

   c. A woman signs her sister's check.

   d. A man gets two welfare checks.

   Explain to students what the U.S. Attorney's Office would do in the above cases of fraud.

FOLLOW UP

-IN THE CLASSROOM

1. Write a short paragraph explaining the most important thing you learned from the resource persons visit from the U.S. Attorney's Office.

2. On a large sheet of paper, the class can prepare a newsletter about the functions and duties of the U.S. Attorney's Office. This can be displayed on the bulletin board.

-IN THE COMMUNITY

1. A brochure could be designed and written by the students about the U.S. Attorney's Office to take home to parents or to distribute at adult meetings.

2. Send copies of student-made materials to the attorney who visited the classroom. (Also send copies to the Urban Consumer Education Project Office. We may be able to duplicate the materials.)

TOY SAFETY

UNITED STATES CONSUMER PRODUCT SAFETY COMMISSION

UNITED STATES CONSUMER PRODUCT SAFETY COMMISSION

Local Office
1114 Market Street, Room 905
St. Louis, Missouri 63101

Washington Headquarters
Consumer Product Safety Commission
Washington, D.C. 20202

The Consumer Product Safety Commission, a U.S. Government Agency, came into existence in 1973. It evaluates safety hazards, sets up safety standards, and can remove harmful, dangerous products from stores. It also produces written materials to inform consumers on how to use products safely. Items regulated by other agenices are excluded from its jurisdiction.

Under the Consumer Product Safety Act, the commission has the authority to ban hazardous products, set mandatory safety standards, and seek court action to have products declared imminent hazards. The commission also administers four others acts - The Flammable Fabrics Act, the Federal Hazardous Substances Act, the Poison Prevention Packaging Act, and the Refrigerator Safety Act.

Section 14 of the Consumer Product Safety Act requires that every product governed by a safety standard must be certified as conforming to that standard. There are penalities for false certification by the manufacturer. The Consumer Product Safety Act also requires manufacturers, distributors, and retailers of consumer products to notify the commission promptly if their products violate a consumer product safety standard or contain a defect that could create a substantial product hazard. After opportunity for a hearing, the commission has the authority to order recall or repair of the product or refund of the purchase price, and to require notification to the public about the substantial product hazard.

The Commission has authority to enforce mandatory standards in the courts with civil penalities of up to $500.00 in fines and criminal penalties of up to $50,000 in fines and one year in jail.

The mission of the Consumer Product Safety Commission is:

- to protect the public against unreasonable risks of injury associated with consumer products;
- to assist consumers to evaluate the comparative safety of consumer products;
- to develop uniform safety standards for consumer products and to minimize conflicting state and local regulations; and
- to promote research and investigation in causes and prevention of product-related deaths, illnesses and injuries.

CONSUMER OBJECTIVES

1. Students will describe the seven toy dangers as identified by the CPSC.
2. Students will explain safety standards to be aware of when buying, maintaining, and storing toys.
3. Students will learn that the CPSC evaluates safety hazards, sets up safety standards, and can remove harmful, dangerous products from the market.
4. Students will recognize that a government regulatory agency can influence private business activities.
5. Students will learn the procedure for submitting a complaint to the Commission about a harzardous or potentially harzardous consumer product.

BASIC AND COMPETENCY SKILLS OBJECTIVES

CAT - Reading Vocabulary and Comprehension
BEST - Reading/Language Objectives 2, 3, 6, 15, 17
CAT - Spelling
CAT - Mathematics Computation, Concepts and Application
BEST - Mathematics Objectives 1, 2, 5, 11
BEST - Government/Economics Objectives 4, 5, 6, 11, 12

TEXT

Young Consumers, 1st edition, lesson 16

Young Consumers, 2nd edition, lesson 4

PRESENTATION NEEDS

By the Teacher:

name tags
chalk and chalkboard
pencil and paper
film projector - 16 mm

By the Resource Person:

toy safety film
demonstration toys
pamphlets from the U.S. Consumer Product Safety Commission

WORDS TO KNOW

1. agency - business or office of a person, company, or government that acts for another
2. ban - to prohibit or stop, especially by legal means
3. flammable - capable of catching fire very easily and burning very quickly
4. harzardous - marked by danger
5. inflammable - easily able to burst into flames
6. jurisdiction - the territorial range of authority or control
7. label - a slip of paper or cloth which is attached to the product and describes or classifies in detail the materials in that product
8. mandatory - a set of commands or instructions which must be followed
9. potential - being possible
10. recall - to call back, order to return
11. regulated - controlled or directed according to a rule
12. risk - the possibility of suffering from harm or loss
13. safety - freedom from danger, risk or injury
14. standard - an established rule of measure or custom
15. toxic - poisonous

PRE-VISIT

1. Have a vocabulary lesson with "WORDS TO KNOW." See front of this book for ideas.

2. Think and Talk (some questions to stimulate understanding of concepts about which the guest will speak). What do the words United States Consumer Product Safety Commission mean to you? Why would this agency be important? How does the government get the money to operate the CPSC? What kinds of taxes can you name? How do private businesses obtain the money they need to operate their companies? If the CPSC said a product was dangerous or harmful and that it could not be sold anymore, what could the manufacturer do? Would this help or hurt the business? The consumers? The supplier of the materials needed to make the product? The advertising agency? How?

3. Duplicate and hand out copies of "For Kid's Sake" (see supplement) and use as an oral reading activity. As each toy danger is read, allow time for student input about similar problems they, or others they've known, have had with toys.

4. Ask students to look for, and bring in for class inspection, toys that they believe to be either safe or hazardous. The class will decide into which category the toys should be classified. If classified as hazardous or potentially hazardous, a reason must be given. Use the seven toy dangers as given by the CPSC. 1) sharp edges; 2) small parts; 3) loud noises; 4) sharp points; 5) propelled objects; 6) wrong toys for wrong age; 7) electric toys. Put on display with classification labels. If there is a question about a toy, it can be brought up with resource person.

BULLETIN BOARD IDEA

Title: Unsafe Toys
Have students make pictures of toys, or cut from magazines or coloring books. Make sure they are a size to be seen from a distance. Print large labels for the toys the students classify as safe, unsafe, or potentially unsafe telling why this is so. An example would be a label saying, This Toy Has Sharp Edges, or, This Toy Makes A Very Loud Noise. This same idea could be used around Christmas shopping time with the title: Don't Buy These When Shopping For Toys.

THE VISIT

1. Introduce yourself, give title and name of agency. Ask students to define each word in U.S. Consumer Product Safety Commission, using questions of how, who, what, etc., leading into who pays to run the U.S. Government and leading students to the conclusion that the resource person really works for them.

2. Inform students about the Consumer Product Safety Act that gives the CPSC authority to ban hazardous products from the market, set mandatory safety standards for consumer products, and seek court action to have products declared harzardous.

3. Ask students to tell you something they already know about toy safety. If there is a display of toys or bulletin board in this room, refer to this in your comments.

4. Show the film, Can You Pass the Toy Safety Test?

5. After the film, show some of the toys mentioned and ask different students what they learned from the film about each toy.

6. Question students to make sure they understand the meaning of important words used such as flammable, inflammable, toxic, and that flame-retardant does not mean flame-proof.

7. Emphasize that although CPSC is responsible for banning unsafe toys, all of us are responsible for protecting children from unsafe toys. Do this by first asking what is the responsibility of the agency, and then ask the students if they have any responsibilities also.

8. Have students tell you how they think they could protect themselves and others by taking care of and putting away the toys they already own. Broken toys, wooden edges with splinters, rusty, weak or sharp parts, heavy lids on toy chests that can't be opened from within, and hinges that could pinch are some things the students should consider. Tell them that even if they do not do much of the toy buying in the family, you want to remind them that they can become responsible for carefully reading all labels on toys.

9. Inform students the procedure for making a complaint to the CPSC about the safety of a consumer product.

10. If there is time, allow for questions.

11. Leave any pamphlets with the teacher.

FOLLOW UP

-IN THE CLASSROOM

1. Ask the students to pretend that you have just given them $50.00 each to be spent on toys for their four brothers or four sisters or any combination of four siblings. Each student should choose a name and age for each of the imaginary siblings. Using the colorful Sunday supplement ads, the students are to shop for safe toys for brothers/sisters. They cannot spend more than $50.00! Each toy and its price should be cut out and pasted on a larger piece of paper and name and age identified for whom the toy is purchased. When all four are on the paper, the students should add up the total cost, and then average how much was spent per child.
2. Put the pictures on display in the room and have the students choose a panel of judges from their classmates to judge the purchases according to criteria decided by them. Some ideas for judging could be: safety of all toys on the paper, purchases kept within $50.00 limit, correctness of mathematical computations, suitability of toys for ages, etc.
3. Have students create and practice a play about one or more of the seven toy hazards. The play could end with a student actor explaining how to take care of and store toys. Include some props, and have students ask teachers of lower grades if they could perform the play for their classes.
4. Assign a Saturday morning for student evaluation of TV ads for at least five toys. Each student should make his/her own evaluation chart at school: Example

NAME _____ DATE _____

TOY ADVERTISED	SAFE	UNSAFE	WHY?
1.			
2.			
3.			

These charts should be brought back to school on Monday for student comparison on what toys were viewed, which were considered safe, unsafe, and why. Class consensus about the advertised toys could be recorded on a large chart and displayed in the hall.

·IN THE COMMUNITY

The Consumer Product Safety Commission has many interesting publications. You can request a list of these for the class to decide what else they'd like to know about consumer product safety. Some of the publications, (for example, bicycles) are written at student level. Others are more difficult to read, but would make a good class project to rewrite. Poison Prevention Packaging, Poison Checklist for the Home, or Fact Sheet No. 68, Misuse of Consumer Products are some publications available and excellent for rewriting and distributing in the community. If you do this activity, let the Urban Consumer Education Project Office know about it and we'll see about getting the brochures made up for distribution by your class.

FIELD TRIP

In early December the class could plan a trip to a large department store for a visit to the "Toyland" for a toy-safety inspection mission. Get permission from the department store, involve many parents to accompany you, and have the class make a plan beforehand as to what you will be looking for, how you will do it, who records the findings, and do's and don't of behavior at this time of year.

READING FOOD LABELS

UNITED STATES FOOD AND DRUG ADMINISTRATION

FDA

UNITED STATES FOOD AND DRUG ADMINISTRATION

808 North Collins
Bogart Building
St. Louis, Missouri 63102

The purpose of the Food and Drug Administration is to prevent the illegal distribution of spoiled or misbranded foods, drugs, medical devices, cosmetics, veterinary products, and products which emit radiation.

The principle responsibility of the FDA is enforcement of the Federal Food, Drug, and Cosmetic Act, which requires that food be safe and wholesome, that drugs and medical devices be safe and effective, that cosmetics be safe, and that all these products be properly labeled. This act provides for three kinds of mandatory standards for products being shipped across state lines: standards of identity, standards of minimum quality, and standards of fill of container.

Along with the Food, Drug and Cosmetics Act, three other laws account for the majority of FDA activities. They are:

. The Fair Packaging and Labeling Act, which requires that labeling be honest and informative so consumers will know what they are buying and how to use it properly. FDA authority under this law is limited to food, drugs, cosmetics, and medical devices.

. The Radiation Control for Health and Safety Act, which protects consumers from unnecessary exposure to radiation from electronic products such as X-ray machines, microwave ovens, and color television sets.

. The Public Health Service Act, which provides FDA with authority over vaccines, serums, and other biological products. It also is the basis of FDA's programs on milk sanitation, shellfish sanitation, restaurant operations, and interstate travel facilities.

Consumers play a major role in helping to shape FDA regualtions, policies and programs. When the FDA wants to issue or change a regulation, it first publishes a proposal for public comment in the Federal Register. The notice includes a deadline for public comment. Comments should be directed to the Documents Management Branch of the Food and Drug Administration, Room 4-65, 5600 Fishers Lane, Rockville, Maryland 20857.

Any member of the public-individually or with group support - can petition the FDA to issue or change a regulation. FDA regulations are printed in two Government publications, each of which may be found at major libraries. This publication contains all new regulations, proposed regulations and other notices.

CONSUMER OBJECTIVES

1. Students will be able to locate and identify information on labels or food packaging.
2. Students will recognize the need for labeling information for making important decisions.
3. Students will explain what is required by law on food labels.
4. Students will learn to register a complaint about defective or deficient food products.

BASIC AND COMPETENCY SKILLS OBJECTIVES

CAT - Reading Vocabulary and Comprehension
BEST - Reading/Language Objectives 2, 3, 4, 13, 15, 20
CAT - Spelling
CAT - Language Mechanics and Expression
CAT - Mathematics Computation, Concepts, and Applications
BEST - Mathematics Objectives 1, 2, 5, 6, 8,
CAT - Reference Skills
BEST - Government/Economics Objectives 2, 9, 11, 12, 13

TEXT

Young Consumers, 1st edition, Lesson 18

Young Consumers, 2nd edition, Lesson 6

PRESENTATION NEEDS

By the Teacher:

name tags
yellow and white chalk
empty chalkboard space
unopened packages and cans of food from home ("On loan")
filmstrip: The False Package, FS 672-104

By the Resource Person:

"A Consumer Guide to Food Labels" (to be used in follow-up) FDA consumer information resource materials
"Food Marketing Without Frills"
"Food Terminology"
"Computerizing Supermarket Checkout"
"Q & A About Canned Foods"
"Q & A About Meat Additives"
(Similar materials may be substituted)

WORDS TO KNOW

1. brand name - identification of products made by one company
2. commerce - act of selling
3. drained weight - product without the liquid or container
4. food - substances that sustain or nourish life
5. food additive - something added to food
6. grade - standard in quality (in this lesson, food quality)
7. informative - providing information
8. ingredient - something that enters a mixture
9. interstate - between states
10. intrastate - within one state
11. investigation - to observe or inquire into in detail
12. label - describes or classifies in detail the materials in a product, and is attached to the container
13. labeling - written or printed matter accompanying a container
14. mandatory - commands or instructions required by law
15. net weight - total weight of material, excluding its container
16. nutrition information - information given about substances in food which maintain life
17. open dating - usually last date of purchase or use
18. principal display panel - part of label which shows the brand name
19. product name - kind of goods inside container
20. regulation - a governmental order having the force of law
21. spoiled - to become tainted, rotten, or unfit for use
22. voluntary - not required by law

PRE-VISIT

(Important teacher information in supplement. Find and read, "The Label Outside Tells You What's Inside")

1. Have a vocabulary lesson with the "WORDS TO KNOW." See front of this book for ideas.
2. Order filmstrip, The False Package, FS 672-104.
3. Ask students to bring unopened food in cans or boxes for use on day of visit, it will go home afterwards.
4. Think and Talk (some questions to stimulate introduction of subject about which the guest will speak.)

   Do you have someone in your family who cannot eat certain foods, or must have special foods? Do you know why? When buying groceries how do these people know if the packages or cans contain or do not contain things for special diets? Do all packages and cans give information needed for special diets? Do you know what information the law requires on labels?* If a package or can has more information on a label than is required, must this information be printed in a certain way? (yes) Why? Why would a manufacturer put more information on a label than is required? Are there reasons other than diet that your family buys certain food products? Would size, price, taste, or brand name be important?
5. Show filmstrip, taking time at any frame for student input.

*FDA requirements - on all foods, the name of the product, net contents or net weight (this includes any liquids), and the name and place of business of manufacturer, packer, or distributor. On most foods the ingredients must also be given, in descending order of weight. Any product with nutrition claims, or nutrient additives, must also have a nutrition label.

BULLETIN BOARD IDEA

Display words, "HAVE YOU READ ANY GOOD LABELS LATELY?", and ask students to carefully remove labels from empty containers at home, with parent's permission, for display under title. Have a Discovery Game, and ditto questions which can only be answered by investigating the labels. Give a prize to the best investigator. Although questions will depend upon the labels, here are some samples. Which label gives the most information? Which the least? How many show the number of servings? Calories per serving? The U.S. Daily Recommended Allowance? If your doctor said you could not eat a lot of sweet things, which foods should you not eat?

THE VISIT

Visitor Welcome
PRINCIPAL
1. Make name tags
2. Greet Resource Person & introduce to Principal
3. Write name of Resource Person on board

1. Tell about yourself, giving title and explanation of job with FDA.

2. Give brief background of history and responsibilities of FDA.

3. Review "WORDS TO KNOW". See front of this book for ideas.

4. Examine product labels on food containers brought by students and ask several students to identify the first ingredient they see listed. Do they know what that means?

5. Describe with examples, how ingredients should be listed. Help students discover if what they see on a label is what they really get.

6. Question students as to what they think should be on labels.

7. Incorporate the following topics into a question and answer time with the class: no-frill packaging of products, computerized checkout, comparison pricing, open dating, difference between net weight and drained weight, and positive and negative aspects of food additives.

8. Acquaint students with the information as to how and when a complaint should be registered with the FDA.

9. Leave resource materials with the teacher.

FOLLOW UP

·IN THE CLASSROOM

1. Handout - "A CONSUMER'S GUIDE TO FOOD LABELS" (left by guest). Fold back with only the yellow page showing. Distribute with paper and instructions to print A through I down one side of paper. Each letter stands for an area on a label. See who can correctly identify the most areas. Give a prize or sticker for the best detective.
2. Ditto handouts of sample of cream cheese lable (see supplement) and compare information given on that with information given on above brochure. They both itemize nine categories. Is there anything different on this one? (yes)
3. Request film, "READ THE LABEL AND SET A BETTER TABLE" from the Urban Consumer Education Project Office, 4130 Lexington, 63115. (Phone: 531-2000)
4. Using food packages brought by students, have a pretend shopping trip. Ask students to volunteer as store manager, checkout person, and shopper. Have other students pose shopping problems such as the cheapest green beans, the fruit packed in water, the food with the most protein. The shopper could ask the manager or checkout person for help. This would be good preparation for a supermarket field trip.
5. Math lessons are particularly easy to devise with the food products in the room (the teacher may want to bring some products for specific problems.) Some examples: unit pricing, the price of one item when it is sold as two for a certain price, and learning the difference between volume and weight measurements. If class has studied metrics, remember nutrients are given in metric weight. Review that these are units of weight, the symbol for each metric word on the label, and estimate objects having similar weights.
6. Make copies of seek and find workshop of Nutrition Terms (see supplement).

·IN THE COMMUNITY

1. Two recent innovations in food stores are plain label brands (called "no frill" by FDA), and computerized checkout. After reading the two brochures the FDA provides about these subjects, have your class make their own, easier to understand, brochures about one of them.
2. Send copies of student-made materials to the FDA resource person who visited the classroom. (Also send copies to the Urban Consumer Education Project Office. We may be able to duplicate the materials.)

3. Display on hall bulletin board the words, "Be A Food Detective." Have students make up questions and print on large strips of colored paper. Intersperse questions and labels on the board. Some of the questions above could be used, plus these samples. Which food product has the most calories in a serving? Does any label claim the product is enriched? What does RDA mean? Which product would serve the most people? A drawing or picture of a large magnifying glass, hound dog, and/or footprints could also be on the board.

FIELD TRIP

Shop for a purpose; have students examine labels to find information on one or more of the following topics:

a) differences in kinds of information provided on brand name labels, store brand, plain labels

b) products with pictures on labels that do not accurately show the contents, such as a bowl of cereal with strawberries on a box that contains cereal only.

c) products that have both English and metric weight on the labels as compared to products that print English weight only. (English weight is all that is required by law, with the exception of nutrients given where weight must be given in metric grams.)

d) foods that are low in cholesterol and/or sodium for those on restricted diets

e) foods that have been enriched. (If they have been enriched, the label must give that information.)

f) foods low in calories.

Contact a supermarket near your school and request permission from the manager to take your class for a visit. Ask the best time of day. Invite parents to go along with you. Is there someone for whom the class could actually shop? Could you shop for a class party, or a class project on food tasting? Ask the manager in advance to show the students some behind-the-scenes parts of the store.

FRAUD AND DECEPTION IN THE MAILS

UNITED STATES POSTAL INSPECTOR'S OFFICE

19~

UNITED STATES POSTAL INSPECTOR'S OFFICE

200 South Hanley
St. Louis, Missouri 63105

The U.S. Postal Service has been protecting the rights of mail users since 1872, when Congress enacted the Mail Fraud Statute which provides criminal penalties for using the mails to intentionally defraud others. Postal Inspectors investigate potential cases of mail fraud and if they conclude that the law has been violated, submit their evidence to the U.S. Attorney for prosecution in the federal courts. Although the statue makes no provisions for restitution, millions of dollars have been returned to victims.

Common mail fraud schemes include: chain-referral plans, fake contests, investment schemes, home improvements, debt consolidation, job opportunities, retirement homes, missing heirs, charity rackets, business franchises, distributorships, work-at-home, business directories, membership offers and correspondence schools.

Aside from security, investigative, law enforcement and audit functions, the Postal Inspector's Office also handles mail-order problems. The postal service works to resolve mail-order complaints about unsatisfactory transactions when postal customers fail to receive merchandise ordered, refunds promised, or find that the service or product purchased is not as advertised. This program provides a means of notifying mail-order firms of complaints against them. When a complaint is received by the Postal Service, a decision is made whether to investigate for commercial deception or to resolve it informally under the consumer protection program.

CONSUMER OBJECTIVES

1. Students will learn that the U.S. Postal Inspector's Office investigates fraudulent advertisement through the mail.

2. Students will see, read and understand that advertising through the mail can sometimes be misleading.

3. Students will apply reading, writing and mathematic skills to decide whether shopping by mail would be to their advantage.

BASIC AND COMPETENCY SKILLS OBJECTIVES

CAT - Reading Vocabulary and Comprehension
BEST - Reading/Language Objectives 3, 7, 10, 15, 16, 20
CAT - Spelling
CAT - Language Mechanics and Expression
CAT - Mathematics Computation, Concepts and Applications
BEST - Mathematics Objectives 1, 2, 5
BEST - Government/Economics Objectives 2, 3, 6, 9, 11, 12, 13

TEXT

Young Consumers, 1st Edition, Lessons 4, 5, 6, 7, 8; pps. 13-25

Young Consumers, 2nd Edition, Lessons 9, 10, 11; pps. 28-38

PRESENTATION NEEDS

By the Teacher:
chalk and chalkboard
name tags
advertisement from newspapers, magazines
comic books

By the Resource Person:
sample mail order advertisements which include math problems
sample items ordered through the mail

WORDS TO KNOW

1. advertisement - a public notice to attract consumer attention or patronage
2. chain letter - a letter instructing you to send out a certain number of additional letters to friends with a request that they send out letters to their friends. In this way, the information in the letter passes through a series (or chain) of recipients
3. COD parcels - packages delivered to your home that must be paid for
4. inspector - a person, especially an official, who examines things critically
5. mail - letters, packages, and other materials handled in a postal system
6. scheme - an underhanded plan or plot
7. fraud - to cheat or deceive
8. void - invalid or illegal; not available for use
9. refund - money returned
10. prohibited - forbidden; not allowed
11. proof of purchase - label, receipt, or other item to indicate a product was bought
12. coupon - certificate which makes available to the customer specific privileges or gifts
13. complain - to find fault and voice dissatisfaction.
14. unordered merchandise - any item you receive in the mail which you did not order.

PRE-VISIT

1. Have a vocabulary lesson with the "WORDS TO KNOW." See front of this book for ideas.

2. Have students conduct a survey at home or at school about mail-order advertising. See supplement for a survey to use or modify. Help students tally their surveys and draw the following conclusions.

   (a) how many have ordered by mail
   (b) How many sent money with order
   (c) how many needed "proof of purchase"
   (d) how many never received order
   (e) how many were pleased with item? displeased?
   (f) how many followed up on missing orders
   (g) how many followed up on displeasure with order

   In a class discussion, give students an opportunity to share personal experiences with mail-order advertising.

3. Have students bring in advertisements from cereal boxes, magazines or comic books and look for items that have to be sent for by mail. Take class as a group (or student may go with parents) to a department store and compare prices on a few items to see if the prices are higher, lower or the same. Students may find that in some cases it is better to order by mail; in other cases, it is better to shop in a local store.

THE VISIT

Visitors Welcomed
PRINCIPAL
1. make name tags
2. Greet Resource Person & introduce to Principal
3. Write name of Resource Person on board

1. The resource person will write his/her name, address, telephone number on the board and give a brief description of his/her responbilities in the Postal Inspector's Office and functions of the office.

2. Talk with students about advertising in general and why we need it. Or do we need it?

3. Hand out sample mail order advertisements and review with students whether the ads are effective and whether they save money by ordering by mail or buying in the store. The math problems are listed with each ad and should be done with the resource person. The resource person should call students to the board to do each individual problem. Other students will work at their desks.

4. The resource person will have with him/her samples of items that he/she has actually sent away for from the advertisements in newspapers, magazine ads, and comic books. The resource person also will have the advertisement that the item was ordered from so that class may examine the ad and compare it with the item ordered. Students will see that some of the items are worth the money and effort involved in mail ordering whereas some are not. Also, they will see that opinions as to the worth of mail ordering may vary.

5. After the sample items have been shown and discussed with the class, the resource person will then tell the class what to do if they think they have been ripped off by ordering through the mail. The complete process will be gone over with the class.

6. When the process of complaints about ordering through the mail is completed, the resource person will give the teacher some pamphlets about his/her office to be distributed to the class after the visit.

FOLLOW UP

-IN THE CLASSROOM

1. The teacher can conduct a writing lesson which involves students individually or as a class sending for something in the mail. The teacher should select an ad to use on an overhead projector. Have the class examine the ad and identify specific information requested such as:

   (a) name of sender
   (b) address
   (c) amount of money enclosed

   Students should identify the information supplied in the ad, such as:

   (a) name of supplier
   (b) address where request is to be sent
   (c) expected delivery date

2. The teacher should ask the class to generate a list of procedures to be followed when ordering by mail. These include:

   (a) supplying information requested in ad -- name, address, amount enclosed, color, size, etc.
   (b) preparing the envelope -- name, address of sender, return address, sufficient postage, enclosures
   (c) making a written record of the transaction -- writing down the name and address of the company, item requested, amount enclosed, date letter was mailed, expected date of delivery.

Students should know it is important to follow the correct procedures when ordering by mail. Sometimes the item does not arrive. In that case, students should write a letter of complaint. The teacher may wish to conduct a second writing lesson on complaint letters. A sample complaint letter appears on the following page.

-IN THE COMMUNITY

1. A brochure could be designed and written by the students about the Postal Inspector's Office to distribute to students in other classes, take home to parents, or distribute at adult meetings.

2. Send copies of student-made materials to the postal inspector who visited the classroom. (Also send copies to the Urban Consumer Education Project Office. We may be able to duplicate the materials.)

Sample Letter

Always keep a copy of what you write. Send copies of receipts or contracts only if you believe that they are necessary in explaining your problem. Never send the originals!! A good format for a complaint letter is:

Your Name
Address
St. Louis, MO. 63100

Your Phone Number

Date

Name of Company
Customer Relations
Address
Anywhere, 00000

Dear Sir or Madam,

I am writing about (name the product or problem that you are complaining about). I purchased this product on (date) from (name merchant).

My complaint is (tell your story).

I believe that (state your solution to your complaint).

I look forward to your reply.

Sincerely,
(Your Name)

The sample letter is taken from The Consumer Complaint Guide a publication of MoPIRG, P.O. Box 8276, St. Louis, Missouri 63156. The letter is used with permission.

HOW TO BE AN ASSERTIVE CONSUMER

THE URBAN LEAGUE

URBAN LEAGUE

3701 Grandel Square
St. Louis, Missouri 63108

This inter-racial, not-for-profit community service organization uses its tools and methods of social work, economics, law, business management and other disciplines to secure equal opportunities in all sectors of our society for Black Americans and other minorities. Its mission is one based on eliminating racial discrimination and segregation in the United States, increasing the economic and political empowerment of blacks and other minorities, and in short, helping to share equally in the responsibilities and rewards of full citizenship.

The Urban League, through its affiliates annually provides direct services to more than one million individuals in such vital areas as job placement, job training, housing assistance, educational help, health care, etc. In addition, the League provides such community units as, the Family Planning Program, Educational and School Program, Clerical Training School and Pre-Employment Counseling and Training Program.

CONSUMER OBJECTIVES

1. Students will learn how to distinguish between assertive, non-assertive and aggressive behavior when dealing with a consumer complaint.

2. Students will be introduced to the skills needed in positive communication in consumer situations.

BASIC AND COMPETENCY SKILLS OBJECTIVES

CAT - Reading Vocabulary and Comprehension
CAT - Language Mechanics and Expression
BEST - Reading/Language Objectives 14, 15, 16, 17, 19
BEST - Government/Economics Objectives 3, 5, 11, 12

TEXT

Young Consumers, 1st edition, lesson 20

Young Consumers, 2nd edition, lesson 25

PRESENTATION NEEDS

By the Teacher:

chalk and chalkboard
name tags
text

By the Resource Person:

role-play situations
pamphlets

WORDS TO KNOW

1. assertive - to be positive; to put forward positively
2. aggressive - offensive, mean
3. non-assertive - to be passive
4. positive communication - yes, open to discussion
5. negative communication - no, closed to discussion

BULLETIN BOARD IDEAS

See Supplement for suggested picture and directions.

PRE-VISIT

1. Have students act out the role-plays in the text and answer the questions that follow each skit. This will be excellent practice for the skits that the resource preson will bring for the lesson.

2. Have a vocabulary lesson with "WORDS TO KNOW". See front of this book for ideas.

3. Conduct a discussion with students about verbal communication and body language. Ask students to give examples of ways they express themselves verbally and physically. These can include anger, surprise, friendship, etc.

THE VISIT

1. The resource person will write his/her name, address, telephone number, on the board and give a brief description of his/her responsibility at the Urban League and the functions of the office.

2. Write the five vocabulary words on the board and review them to be sure students understand the concepts. Ask students to give examples of words that describe each concept.

3. Conduct a series of four roleplay situations that will demonstrate communication techniques. These will involve:

   1. resource person and teacher
   2. teacher and student
   3. resource person and student
   4. student and student

   Directions for roleplay: The situations involving roleplay are meant to encourage students to talk about the topic at hand. The resource person should ask the teacher to choose students for the parts available. Then take the student aside to explain the role he/she is to play. Conduct a class discussion regarding the "feelings" of those involved in the roleplay situations.

FOLLOW UP

-IN THE CLASSROOM

1. Encourage students to apply skills learned during the presentation to their own consumer situations.

V. OTHER RESOURCES

BETTER BUSINESS BUREAU

BBB of Eastern Missouri and Southern Illinois
915 Olive Street
St. Louis, Missouri 63101

The Better Business Bureau is a not-for-profit organization supported by membership dues of local businesses. The BBB exist across the country for the purpose of correcting abuses in advertising, helping consumers resolve complaints and providing information to consumers on local business reputations. Approximately 2500 companies in the St. Louis area are dues-paying members. These businesses are pledged to respond quickly to complaints filed against them.

The local BBB can provide consumers with background information on local firms and organizations. Information available to consumers include: how long the company has been in business, its record for reliability, and how it handles complaints. This information helps the consumer check on a firm or offer before purchasing goods or contracting services.

The BBB does not handle complaints about the price of goods or services. This is viewed as a matter strictly between the seller and the buyer. Only in instances of fraud or deception will the BBB consider entering the picture. Additionally, the BBB does not judge individual products or brands. On the other hand, the BBB does offer information of a general nature (for instance, the comparative advantages and disadvantages of central versus room air conditioners) without specifying brand names. This information about general types of products is offered as part of the BBB's consumer education activities. The BBB does not handle complaints against professionals such as doctors or lawyers, nor are they able to help you with welfare or employment problems. Finally, the BBB cannot provide the consumer with legal advice.

One of the significant new programs introduced by the Council of the BBB is the use of arbitration as a way of settling consumer disputes. Arbitration is a way by which two parties authorize an impartial person to resolve their dispute after all other methods have failed.

The BBB also checks the advertising media for false or misleading advertising. Where such advertising is uncovered, the BBB exerts pressure to have the practice curbed.

The Better Business Bureau publishes several informational pamphlets on a variety of topics of interest to consumers. Below is a sample listing of pamphlets available from the St. Louis BBB Office. To receive a free pamphlet, call or write the St. Louis Better Business Bureau, 915 Olive Street, St. Louis, Missouri 63101; Telephone: 231-0470. Please specify pamphlet title and number when ordering.

BETTER BUSINESS BUREAU SAMPLE LISTING

Tips on Sales Contracts #311-02208

This pamphlet emphasizes that a contract is a legal document that must be read and understood before signing.

Tips On Pest Control #24-161

A description of each of the worst pest offenders indoors, how to select and use pesticides wisely and how to get professional assistance to control them is included in this brochure.

Auto Repairs (no number)

Good repair work require well trained, reputable mechanics and informed consumers. This pamphlet contains guidelines both for the consumer and the automobile repairman.

Tips on Tires #02-236

Tips on how to check your tires for wear and how to choose replacement tires are included in this pamphlet.

Tips On Carpet and Rugs #311-02230

Shopping for carpeting requires preparation. Tips on the how-to are given in this pamphlet.

Tips on Buying Furniture #24-153

The purpose of this booklet is to provide the consumer with basic information and guidelines to obtain the most value in buying furniture.

Tips on Saving Energy #311-02217

This booklet helps the consumer save money and energy through conservation in the home.

MISSOURI PUBLIC INTEREST RESEARCH GROUP

Mailing Address:
P.O. Box 8276
St. Louis, Missouri 63156

Office Address:
8 North Euclid
St. Louis, Missouri 63108

The Missouri Public Interest Research Group (MoPIRG) is funded primarily through student fees collected at Washington University and St. Louis University. Since its inception in 1971, the organization has been involved in lobbying and public information activities to benefit the consumer. The bulk of MoPIRG's activities are focused in the following areas:

- consumer task force
- democracy task force - developing of legislature
- economic justice task force - studies and research of inflation of goods in the marketplace.
- housing task force
- media task force - development of newsletters and pamphlets to inform people of upcoming considerations before issues are voted on
- public interest organizing - expanding ranks

MoPIRG has available the following publications which focus specifically on consumer issues in Missouri.

	Walk-in Office Price	Price by Mail (4th class postage is now 59¢)
A HANDBOOK ON WOMEN AND THE LAW IN MISSOURI Comprehensive study of state and federal laws that affect women. Includes list of referral agencies in St. Louis, Kansas City, Columbia and Jefferson City. 64 pages 3/77 (revised).	$1.25	$1.90
THE TENANTS RIGHTS HANDBOOK Comprehensive guide to MISSOURI land-lord tenant law. 64 pages. 4/76	$1.00	$1.65
TENANTS COMPLAINT GUIDE TO MISSOURI REAL ESTATE COMMISSION Tells how tenants can effectively pursue complaints against realtors under Missouri Realtor Licensing Law. 1/80		
THE CONSUMER COMPLAINT GUIDE Comprehensive handbook for resolving consumer complaints. Offers practical advice, summarizes law, and lists organizations offering assistance to consumers. 40 pages 7/76	$1.00	$1.65
GIVING CREDIT WHERE CREDIT IS DUE A citizen's guide to the Equal Credit Opportunity Act. 8 pages 11/77	.40	.75
OPENING YOUR FILE A citizens guide to the FAIR CREDIT REPORTING ACT and the FEDERAL PRIVACY ACT. 8 pages 3/76	.40	.75
HOW TO SUE IN SMALL CLAIMS COURT A citizens guide to using the small claims court 2 pages 3/77	.10	.30
ST. LOUIS EMPLOYMENT AGENCIES AND UNLAWFUL EMPLOYMENT PRACTICES An original survey of area employment agencies. Discussion of equal employment opportunity law as it applies to employment agencies. 35 pages 8/77	$1.50	$2.15
PRESCRIPTION DRUG PRICING: THE POLITICS OF PILLS AND PROFIT A study of prescription drug pricing practices from drug companies to pharmacies-includes survey results from St. Louis, Kansas City and Columbia. 69 pages 5/75	$1.50	$2.15
PUBLIC INTEREST REPORT CARD Rates 1978 Missouri General Assembly on over 30 selected issues. 30 pages 7/78	$1.50	$2.15

MoPIRG also has research reports on misleading advertising and Worker's Compensation in Missouri. Please inquire.

SEND CASH OR CHECK TO: MoPIRG, Box 8276; St. Louis, Missouri 63156. MoPIRG is located at 8 North Euclid. Please call for pick-up orders: (314) 361-5200.

ST. LOUIS PUBLIC SCHOOLS
(AUDIO-VISUAL SERVICES)

1517 South Theresa
St. Louis, Missouri 63104

St. Louis Public Schools' Audio-Visual Services include in their catalog the following silent film-strips which supplement the Young Consumers Text:

TITLE	CATALOG NO.
Big Sales	FS 672-101
Buy Now, Pay Later	FS 672-102
Come On	FS 672-103
False Package	FS 672-104
Street Vendor	FS 672-105
What Did You Pay?	FS 672-106

To order, use the Audio-Visual ordering forms or call Audio-Visual Services at 865-4550.

O CONSUMER EDUCATION ON WHEELS

St. Louis Community College at Florissant Valley
Community Services/Home Economics
3400 Pershall Road
St. Louis, Missouri 63135

The O Mobile Unit serves as a traveling classroom and consumer resource information center. It is completely self-contained and is equipped with audio-visual materials, consumer publications and handouts, and kitchenette facilities for food buying demonstrations. Groups of 10-15 persons can be accommodated on the mobile unit. When larger groups are served, the mobile unit is utilized in conjunction with a community meeting place.

Free workshop-type programs have been developed for SOS educational presentations. New programs are continually being developed and special requests for specific consumer topics are welcomed. The wide and varied range of subjects is geared toward developing effective consumer decision-making for purchasing goods and services and for managing family income.

The program was developed for the purpose of assisting groups and individuals toward attainment of consumer competencies for upgrading personal and family living, career endeavors, home and community environments, and quality of life. The program's main focus is adult education and is available to serve parent and/or teacher groups. The program staff can help teachers by providing or locating sources of information to use in the classroom.

For a list of current programs or requests for specific assistance, call 595-4391.

SOUTHWESTERN BELL

100 North Tucker Boulevard
St. Louis, Missouri 63101

The Bell System's Telezonia Program is available through the educational representative from Missouri Southwestern Bell. Telezonia is an elementary-grade program on telephone communications consisting of audio-visual presentations, wall charts, and spirit duplication masters from which student activity sheets are made. The materials are made to be used with the Teletrainer--two activated telephones with a loudspeaker control unit--which is supplied on loan with the materials.

While Telezonia concentrates on the telephone, it reinforces concepts taught in many traditional curricular areas. To find out more about the Telezonia program, contact: Bea Stevens, Supervisor-Educational Relations Southwestern Bell, 100 N. Tucker Boulevard, Room 1141, St. Louis, Missouri 63101, (314) 247-2864.

VI. SUPPLEMENT

The purpose of this supplement is to provide classroom materials which reinforce the objectives of the lessons included in the guide, Classrooms & Community: Using Community Resources in the Consumer Education Curriculum. The supplement contains materials for each lesson which can be reproduced to use in the classroom as worksheets, discussion aids, bulletin boards, and overhead transparencies. Material can also be used for homework.

To make duplication easier, we have not bound these materials with the lessons. It is suggested that you keep them in a notebook.

These materials were developed by teachers as a way to maximize the impact of resource persons' visits to the classroom. If you develop additional materials that you would like to share, send them to the Urban Consumer Education Project Office, 4130 Lexington, St. Louis, MO 63115, and we will circulate them to all who have received the supplement. Also, from time to time, we will send you items of interest about consumer education which you may wish to keep in your notebook.

A special note of thanks to Leon Smith, teacher, Walnut Park Branch, who supplied much of the artwork in this Supplement.

Calla Smorodin, Coordinator, Urban Consumer Education Project
Verona Bowers, Assistant Coordinator, Urban Consumer Education Project and Attorney General's Liaison to the St. Louis Public Schools
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Linda Riekes, Divisional Assistant, Law and Education Project

January, 1981

ADVERTISING

CREATES DESIRE

BEST COPY AVAILABLE

ON YOUR WAY
Will it make me popular
Does My favorite Star use it
Is it guaranteed
Will it break easily
Would This make life easier
Do I want it
Is it really the finest
It tastes better than what
Am I getting value for my money
Will my mom be Mad
How much does it cost
CAN I believe the ad
Is it FUN
Will I use it
Is it good
Will other people admire me
DO My friends have it
CAN I AFFORD IT
IS it for me or for grown-ups
Could I get it for Less money Some place else
LEON SMITH
SALE
2 for The price of 1
BIG BARGAIN
Do I NEED IT
208

PUBLIC OPINION POLL

PUT A CHECK IN THE CORRECT BOX	YES	NO	USUALLY
1. ADVERTISING CAN HELP PEOPLE MAKE WISE CHOICES.			
2. WHEN STUDENTS SEE A TOY ADVERTISED ON TV, THEY USUALLY WANT IT.			
3. ADVERTISING MAKES PEOPLE BUY THINGS THEY DON'T WANT OR NEED.			
4. FOOD COMMERCIALS ON TV ENCOURAGE STUDENTS TO ASK FOR FOODS WHICH ARE NOT GOOD FOR THEM.			
5. ADVERTISING HELPS LOWER PRICES.			
6. ADVERTISING IS BASED ON FACTS ABOUT A PRODUCT.			
7. ADS USING CHILDREN IN THEM MAKES THE PRODUCT ADVERTISED MORE INTERESTING TO STUDENTS.			
8. IF A WELL-KNOWN PERSON IS ADVERTISING A PRODUCT, IT IS PROBABLY A GOOD PRODUCT.			
9. THERE IS TOO MUCH ADVERTISING ON TV WHICH IS AIMED AT CHILDREN.			
10. EVEN IF A TOY IS ADVERTISED A LOT, THE BUYER SHOULD MAKE SURE IT'S A SAFE TOY.			

TV COMMERCIAL EVALUATION FORM

NAME: _____ DATE: _____ TIME SEEN ON TV _____

WHAT IS THE PRODUCT BEING ADVERTISED? _____

_____

TO WHAT AUDIENCE IS THE COMMERCIAL AIMED? _____

DO YOU THINK THE COMMERCIAL WOULD PERSUADE YOU OR YOUR PARENTS TO BUY THE PRODUCT? _____

WHY? _____

WHY NOT? _____

CHECK THE TYPE OF APPEAL THE COMMERCIAL USED:

----- BANDWAGON	-----CATCHY SLOGAN
-----TESTIMONIAL	-----EGO
-----SEX	-----INTELLIGENCE
-----BARGAIN	-----SUPERLATIVE
-----HEALTH	-----OTHER

IF OTHER WAS CHECKED, EXPLAIN WHAT APPEAL YOU THOUGHT WAS USED _____

_____

OPTIONAL : COULD YOU IMPROVE THE AUDIENCE APPEAL OF THE AD? IF YOU THINK YOU COULD, TELL HOW: _____

_____

PRIVATE AND GOVERNMENTAL AGENCIES THAT REGULATE ADVERTISING

1. Advertising Division of the Council of Better Business Bureaus
   845 Third Avenue
   New York, New York 10022

2. Consumer Assistance Office
   Federal Communications Commission
   Washington, D.C. 20554

3. Direct Mail/Marketing Association
   Consumer Relations Department
   6 East 43rd Street
   New York, New York 10017

4. Consumer Advocate
   U.S. Postal Service
   Washington, D.C. 20260

READING A TIMETABLE

Below is a very simple timetable that lists the times buses leave St. Louis and arrive in Paducah, Ky. Look at the timetable to find the answers to the questions below. Frequency of Departure means how often during the week the buses run. The a after time stands for a.m., the p stands for p.m., and the n stands for noon. Daily means every day of the week.

Read Across — ST. LOUIS TO PADUCAH

Lv St. Louis	Arr Paducah	Frequency of Departure
5:15 a	9:30 a	Daily
6:30 a	10:35 a	Mo thru Fri
8:00 a	12:00 n	Daily
8:30 a	11:35 a	Mo thru Fri
9:00 a	1:00 p	Daily
9:30 a	12:45 p	Daily
10:30 a	1:30 p	Daily
11:00 a	3:00 p	Daily
11:30 a	2:30 p	Daily
12:30 p	3:30 p	Mo thru Sa
1:00 p	5:10 p	Daily
1:30 p	4:45 p	Daily
2:00 p	6:00 p	Daily
2:30 p	5:44 p	Daily
3:30 p	6:30 p	Su thru Fri
4:00 p	7:59 p	Daily

1. How many buses leave from St. Louis for Paducah? before noon every Tuesday? _____
2. The second bus listed leaves St. Louis at what time? _____
3. What time does it get to Paducah? _____
4. How many days of the week does it run? _____
5. One bus leaves St. Louis at 8:00 a.m. How long does it take to reach Paducah? _____
6. Another bus leaves at 8:30 a.m. How long does it take to reach Paducah? _____
7. Do both of these buses take the same length of time to reach Paducah? _____
8. How do you think this could happen? _____
9. One bus leaves St. Louis at 3:30 p.m. Can you get that bus on Saturday? _____
10. If you must get to Paducah in a hurry, which bus or buses would take the least amount of time to make the trip? _____

Answer Key - Bi-State Development Agency

Reading A Timetable

1. 9
2. 6:30 a
3. 10:35 a
4. 5 - Mo thru Fri
5. 4 hours
6. 3 hours and 5 minutes
7. no
8. The 8:00 a bus makes stops on the way.
9. no
10. 8:30 a

    10:30 a

    11:30 a

    3:30 p

    All buses above take 3 hours to make the trip.

BI-STATE DEVELOPMENT AGENCY

Public Transportation MEANS: Rights AND Respnsibilities

BEST COPY AVAILABLE

Be A Wise Consumer

Choose Public Transportation

your taxes help pay for it

BI-STATE DEVELOPMENT

216

217

BEST COPY AVAILABLE

BUYING STOLEN GOODS SKILLBUILDER --

1. Many words have more than one meaning. Look at the words below. Write a sentence using the word in a different way than it was used in the information article.

   1) outlet _____

   2) traffic _____

   3) practice _____

   4) fence _____

   5) receiver _____

2. Fill in each blank with the word that fits the definition below. Some of the letters have already been filled in.

   1) t _ _ _ _

   2) _ t _ _ _ _ _

   3) _ _ t _ _ _

   4) _ _ _ t _ _ _

   5) _ _ _ _ t _ _ _ _ _

   6) _ _ _ _ _ t _ _ _ _

   1. one who steals
   2. using high standards of conduct
   3. a market
   4. a person who does something without being an expert
   5. real or lawful
   6. a rival

3. Read the following sentences. Mark T if it is true and F if it is false. Rewrite all the F sentences so they are true. You may use the information article.

_____ Most thieves steal things they can sell for cash.

_____ A receiver is a person who steals things.

_____ Receiving stolen property does not cause business to lose very much.

_____ A fence is a person who is involved in the buying and selling of stolen property.

_____ Marking items with some identification helps police return stolen property.

4. Find the words below in a dictionary. Write down the two guide words from the page.

	Guide Words	
1) merchandise	_____	_____
2) practice	_____	_____
3) traffic	_____	_____
4) amateur	_____	_____
5) consumer	_____	_____

5. Read the last paragraph of the information article. Put an x in front of the sentence below which describes the paragraph best.

_____ Buying and selling stolen goods is a big business.

_____ Many legitimate buisnessmen are involved in receiving stolen goods.

_____ Stolen items are more easily recovered by the owners if they have identification marks.

BUYING STOLEN GOODS - ANSWER KEY

1. teacher judgment
2. thief
   ethical
   outlet
   amateur
   legitimate
   competitor
3. T
   F - a receiver buys and sells stolen property
   F - receiving stolen property is estimated to cost business $3.5 million
   T
   T
4. teacher judgment
   varies according to dictionary used
5. stolen items are more easily recovered by the owners if they have identification marks

SKIT 2 BUYING STOLEN GOODS (6 characters)

FOR EIGHT BUCKS - HOW CAN YOU GO WRONG?

Characters: Narrator (boy or girl)
Betty Milgrom (mother)
Art Milgrom (father)
Charlie (son, 12 years old)
Dory (daughter, 5 years old)
Officer Carey (boy or girl)

Suggestions for Costumes:
Mr. Milgrom: glasses, casual clothes
Mrs. Milgrom: skirt or dress
Officer: hat and badge
Dory and Charlie: casual clothes

Props: Newspaper
Small transistor radio
3 or 4 chairs
4 or 5 books

Optional Props: Plant and glass of water
Paper and crayons or marking pens
Two brown paper bags filled to appear to contain groceries

NARRATOR: Scene I takes place before dinner in the Milgrom's family room, which adjoins their kitchen, separated only by a table and chairs. Mr. Milgrom is sitting in an easy chair reading the evening paper. Mrs. Milgrom is watering a plant at the table. Dory is sitting on the floor near her father, drawing. Charlie enters.

MR. MILGROM: *(looks up over his paper)* Hi, Charlie.

CHARLIE: *(walks in carrying two bags of groceries)* Hi, Dad.

MR. MILGROM: Just been to the store for your mother?

CHARLIE: Yeah, these groceries weigh a ton.

Mrs. Milgrom gets up and takes a bag from him and together they walk over to the table.

MR. MILGROM: Good exercise! *(slight pause)* That reminds me - you know that radio you've been talking about wanting - a small one you can use to go running with?

CHARLIE: Yeah--what about it?

MR. MILGROM: Well, I got one for you. *(starts to reach into his pocket)*

CHARLIE: *(excited)* Really Dad! Let's see it!

Mr. Milgrom pulls out a small transistor radio and hands it to Charlie.

MRS. MILGROM: There goes this month's budget! Art. .. . those radios cost at least $20. Do you really think you should have?'

MR. MILGROM: Relax, Betty. I bought it from this guy I know. It only cost me $8.

MRS. MILGROM: $8 - - that *is* a good price. Lately, you've been getting a lot of stuff really cheap. *(suspiciously)* Who is this guy anyway? Are you sure that--

MR. MILGROM: *(cutting her off)* Sure, sure honey. Don't worry. Besides. . . for eight bucks-- how can you go wrong? Right, Charlie?'

CHARLIE: Right, Dad - it's great. Thanks a lot. *(exits playing radio)*

NARRATOR: Scene II takes place around 3:30 in the afternoon in the Milgrom's family room. The scene opens as Charlie enters playing his radio. Suddenly he notices the room is topsy turvy, chairs are knocked over, books are thrown about. He quickly turns off his radio and, as he does so, he overhears his mother in the next room speaking to his father on the telephone.

MRS. MILGROM: *(very upset)* . . . they must have gotten in the back way because the glass panel on the door is smashed. They probably just reached in and opened the door. The police? Yes I called them. What? I don't know what's missing yet! Everything's turned upside down. Just come home. *(pause)* Okay, but hurry. *(hangs up)*

CHARLIE: *(calls out)* Mom, what happened?

MRS. MILGROM: *(enters)* Oh, Charlie . . . someone broke in while we were shopping.

DORY: *(runs in from offstage)* They took our bikes from the garage -- Charlie's and mine!

CHARLIE: Oh, no!

DORY: *(pointing)* And look, the stereo and TV are gone, too.

MRS. MILGROM: My God! I'd better check the silver. *(doorbell rings)* Charlie, see who it is.

CHARLIE: *(goes offstage and calls)* Mom, it's an officer.

MRS. MILGROM: Let him in, Charlie.

Charlie and Officer Carey walk in together. Officer Carey is carrying a small notebook he or she takes notes in during the rest of the scene.

OFFICER CAREY: Good afternoon, ma'am. I'm Officer Carey. How much did they take?

MRS. MILGROM: Uh. . . the TV and stereo and some bikes. We haven't really had a chance to look yet.

OFFICER CAREY: When do you think this happened?

MRS. MILGROM: When we were out . . . uh. . . between 12 and 3. Yes, because that's when I left to pick Dory up from kindergarten.

OFFICER CAREY: I see. Do you go out every Wednesday at the same time, ma'am?

MRS. MILGROM: *(thinking for a moment)* Yes, I guess I do. I pick up Dory and then we go over to the Mall with a friend of mine and her daughter. We shop and then we sometimes stop for ice cream or coffee.

OFFICER CAREY: Yeah . . . they probably knew your schedule.

MRS. MILGROM: They? Who do you mean? Do you know who did this?

OFFICER CAREY: Not exactly. But it's probably the same ring of kids who've been breaking into other homes in this neighborhood lately. It looks like their work.

MRS. MILGROM: Kids...what do kids do with all this stuff?

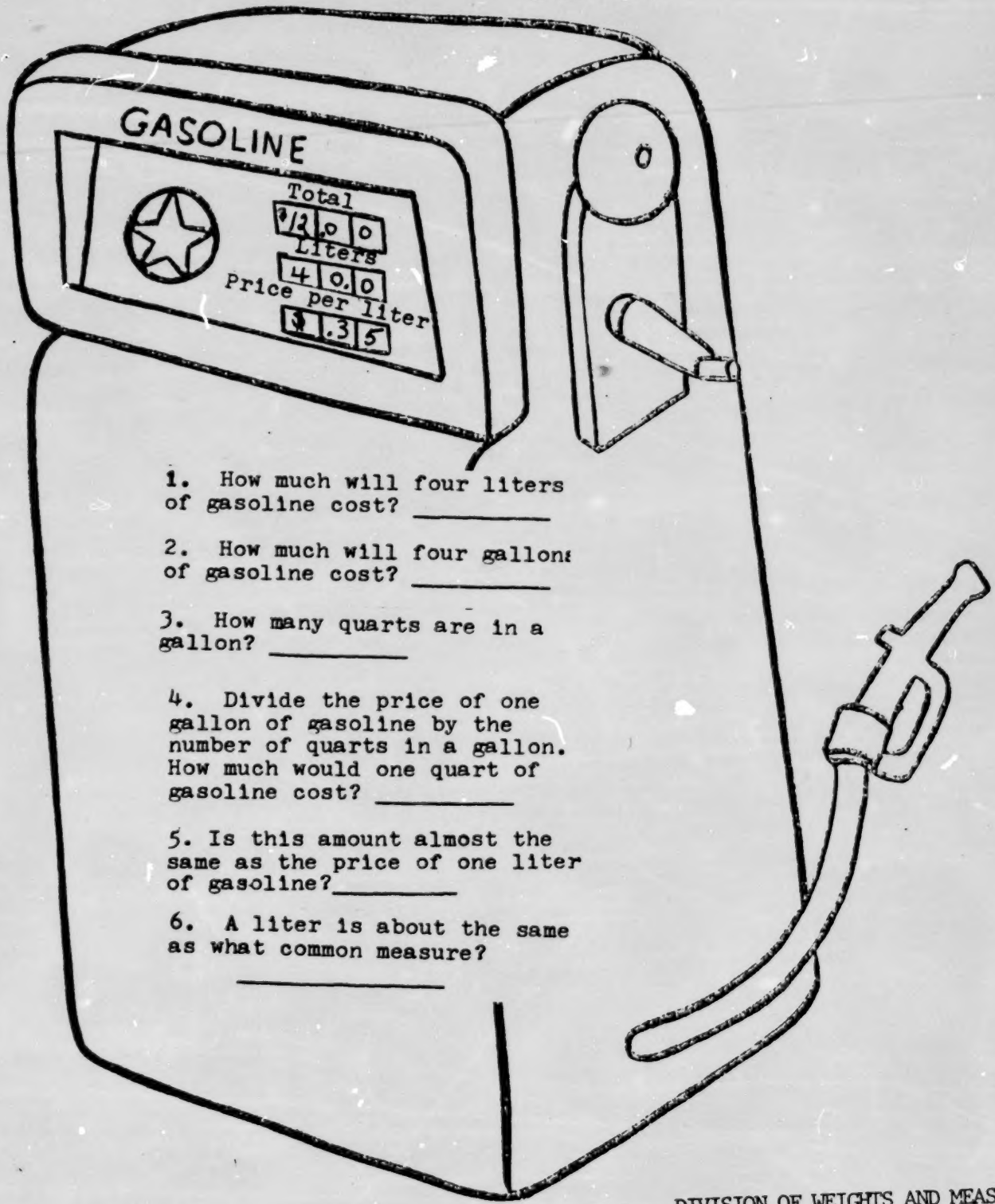
OFFICER CAREY: They sell it to a fence. It's usually an older guy who gets them to do it and then sells the stuff really cheap. A little here, a little there. Do you have any serial numbers–

CHARLIE: *(suddenly interrupting the officer without thinking)* I wonder if that's who's been selling Dad all that -- *(stops short because he sees his mother make a motion for him to be quiet)*

OFFICER CAREY: *(turning to Charlie)* What's that ...what did you say?

CHARLIE: Oh nothing - I was just - it wasn't anything.

LITER PRICING
price $ .35 per liter
price $1.32 per gallon
3.785 liters = 1 gallon



1. How much will four liters of gasoline cost? _____

2. How much will four gallons of gasoline cost? _____

3. How many quarts are in a gallon? _____

4. Divide the price of one gallon of gasoline by the number of quarts in a gallon. How much would one quart of gasoline cost? _____

5. Is this amount almost the same as the price of one liter of gasoline?_____

6. A liter is about the same as what common measure?

_____

DIVISION OF WEIGHTS AND MEASURE

MEASURING QUIZ 5 points for each correct answer

1. Which is greater?

a) a liter or a quart? _____

b) a gram or an ounce? _____

c) a meter or a yard? _____

d) a centimeter or an inch? _____

e) a kilometer or a mile? _____

2. Write the equivalent of these metric prefixes.

a) kilo means _____

b) deka means _____

c) deci means _____

d) centi means _____

e) milli means _____

3. Write the English and metric units used to measure these:

	English	Metric
a) the weight of a candy bar	_____	_____
b) the weight of an elephant	_____	_____
c) the length of a room	_____	_____
d) the height of a person	_____	_____
e) the volume of a can of soda pop	_____	_____

ANSWER KEYS - DIVISION OF WEIGHTS AND MEASURES

GASOLINE PUMP

1. $1.40
2. $.5.28
3. four
4. $ .33
5. yes
6. a quart

MEASURING QUIZ

1. a) quart
   b) gram
   c) meter
   d) inch
   e) mile

2. a) one thousand
   b) ten
   c) one tenth
   d) one hundredth
   e) one thousandth

3.	English	Metric
a)	ounces	grams
b)	ton	metric ton
c)	yards	meters
d)	feet	centimeters
e)	fluid ounces	milliliters

Who can help if something goes wrong?

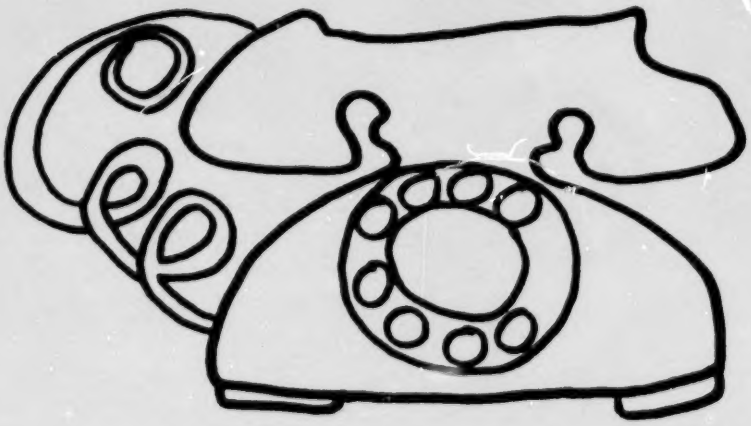
C A L L

K M O X

CALL FOR ACTION

OPEN BETWEEN 11:00 A.M. and 1:00 P.M. MONDAY through FRIDAY

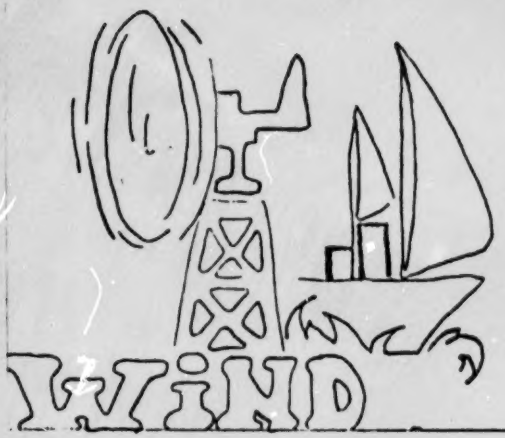
421-1975



A
PUBLIC SERVICE

KMOX CALL FOR ACTION

ENERGY RESOURCE SYMBOLS



WIND

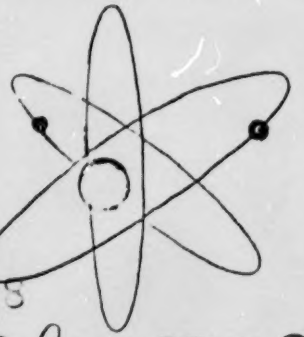
Oil

Trees

Water

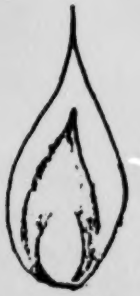
SUN

Coal



Atoms

People



Natural Gas

Suggestions for Use of ENERGY RESOURCE SYMBOLS

Can be used with Laclede Gas Co. and/or Union Electric

1. Make a transparency, project and trace onto bulletin board or onto colored paper to cut out and mount on bulletin board.

2. For a class program, each student could make his/her own individual symbol to display while explaining its importance.

3. Make ditto copies to distribute for class discussion.

Concepts to emphasize.

Energy means able to do work. How do these things work for us?

WIND - pumping water on a farm and propelling a ship. Some ocean freighters are experimenting with sails in addition to motors. Why?

WATER - dams are built where water can collect. Why? Long ago farmers took grain to a mill. Water was used there. How?

PEOPLE - what kinds of things did people do before machines were invented to do these jobs?

SUN - provides heat and light. Plants need it to grow and produce. Does anyone know what solar heating is?

TREES - provides heat and light by burning. Cools through shading. What things were made of wood in the past that did work for us? Is it better now that plastics or other substances do these same jobs? Why?

OIL - name the many uses we have for oil. What oil product is consumed in the U.S. more than any other oil product? Tell about the problems we are having now about this product and what you think we should do about them.

GAS - some of our natural gas comes from oil wells, and the rest is in pockets between the rocks where there is no oil. What is natural gas used for? Why are we asked to keep our thermostats lower in the winter?

COAL - where do we get it? What do we use it for? Its been used for thousands of years.

ATOMS - a new source we've not quite learned all the ways in which we can use as energy. Does anyone know some ways we are using it? (If no replies are received a good example is nuclear-powered submarines.)

OIL, NATURAL GAS, TREES, COAL AND WATER ARE CALLED NON-RENEWABLE RESOURCES BECAUSE WHEN THEY HAVE BEEN USED UP WE WILL HAVE NO MORE

SOURCES OF ENERGY

Find and circle nine sources of energy. Then circle the non-renewable sources in red.

N R B L U C I X F M O T C	ATOMS
D A S R V O B W D L E F R	COAL
T M T L M R S I J C O A L	NATURAL GAS
A X S U N V T N A Q P R Z	OIL
C F D N R W C D A H L E K	PEOPLE
X O B H F A J Z T R E E S	SUN
O I L Y O T L B X C A T Z	TREES
B Z E N R E Y G L D M S P	WATER
F A K Q T R B A A T O M S	WIND
T B R C N S V R M S U F G	

LACLEDE GAS

WOW !!!
SCHMIEL Shoes
SALE
SNEAKERS
99¢
BILL SPOTS A BARGAIN.
BILL BUYS THE SNEAKERS BECAUSE HE THINKS HE IS GETTING A DEAL. BUT
GAD! THE SOLE CAME OFF AFTER ONLY ONE JUMP SHOT!
THROW THEM AWAY AND I WILL LOSE MY 99¢
ASK FOR A NEW PAIR?
THE CLERK WAS SO NICE I HATE TO BOTHER HER.
ASK FOR MY MONEY BACK ?

Artwork: West Publishing Co.

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SIMPLE ENGLISH CONTRACT

BRANCH CODE STREET ADDRESS, CITY AND STATE					
ACCOUNT NUMBER	DUE [redacted] LOAN DATE	1ST PAYMENT DATE	LAST PAYMENT DATE	ANNUAL PERCENTAGE RATE →	%
BORROWER (NAME AND ADDRESS)				FINANCE CHARGE →	(1)
		CREDIT LIFE INS. PREM			AMOUNT FINANCED (2)
					TOTAL OF PAYMENTS (1) + (2)
CO-MAKER			SCHEDULE OF PAYMENTS		
		PAYMENTS: ONE AT		FOLLOWED BY	AT

The words, I, my and me, used in this Agreement mean each person who signed as a Borrower. The words, you and your, mean the Lender.

REPAYMENT OF LOAN I promise to pay you the total of payments stated above.

I will repay my loan by making the monthly payments set forth in the Schedule of Payments. Payments will be made every month beginning on the first payment date stated above until the loan is fully paid. If there is no such date in any month that follows, payment will be made on the last day of that month. I will pay interest of 12% per year on any balance remaining on my loan after the last scheduled payment date.

LATE CHARGES If any payment is more than 10 days past due, I agree to pay a late charge of 5% of the past due payment or $5.00, whichever is less.

DEFAULT I will be in default: (1) if I fail to pay any payment or part of a payment on time; or (2) if I do not keep any promises I made in this Agreement.

If I default, you have the right to declare the unpaid amount of my loan immediately due and payable without giving me notice of the default or asking me to pay. If this occurs, I shall be allowed a refund credit of unearned finance charge figured as set forth in the "Prepayment In Full Rebate" section.

PREPAYMENT IN FULL REBATE I can prepay any part of my loan balance anytime. If I prepay in full, you shall allow a rebate of the unearned finance charge, figured by the "Rule of 78's" method. However, if my loan was originally repayable in more than 48 months and 15 days, the rebate shall be figured by the actuarial method. No refund less than $1.00 will be made.

SECURITY FOR THIS LOAN I give you a security interest in the property described below to assure payment of my loan. This security interest is subject to the provisions in the sections which follow.

☐ *Vehicle* _____ *Year* _____ *Make* _____ *Ident. No.* _____
together with all parts, equipment and accessories.

☐ Other (Specify) _____

INSURANCE — I will provide insurance against loss of or damage to the property as you may reasonably require.

REPOSSESSION — If I fail to pay my loan as promised or do not perform any of the terms of this Agreement, you shall have all the rights of a secured party under the Uniform Commercial Code. These rights include, but are not limited to the right to repossess the property, sell the property and require me to pay a deficiency.

_____
Signature

Used with permission by
Form Systems, Inc.

STANDARD CONTRACT

NOTE & CREDIT DISCLOSURE STATEMENT

NOTE: FOR VALUE RECEIVED, the undersigned, jointly and severally, promise to pay to the order of the herein named Lender at its office the Total of Payments in consecutive monthly installments as below indicated. The Total of Payments includes the Amount Financed and the Finance Charge. For loans originally scheduled to be repaid over a period of forty-eight (48) months and fifteen (15) days or less, the portion of the Finance Charge applicable to any particular monthly installment period, as originally scheduled or following a deferment, shall bear the same ratio to the total Finance Charge, excluding any adjustment of Finance Charge for a first installment period of more than one month, as the balance scheduled to be outstanding during that monthly period bears to the sum of all the monthly balances scheduled originally by the contract of loan. For loans originally scheduled to be repaid over a period in excess of forty-eight (48) months and fifteen (15) days, the portion of the charges applicable to any particular monthly installment period, as originally scheduled or following a deferment, should be the charges which will be incurred for that monthly installment period of the Annual Percentage Rate disclosed to the Borrower pursuant to the Connecticut Truth-in-Lending Act were charged, by the actuarial method, on the disclosed Amount Financed and all payments were made according to the schedule.

YOUR ACCOUNT IS PAYABLE IN THE OFFICE OF THE LENDER/SECURED PARTY INDICATED BELOW

DATE FINANCE CHARGE BEGINS TO ACCRUE (LOANS SECURED BY REAL ESTATE ONLY)

ACCOUNT NO. | TYPE

BORROWERS (NAME AND ADDRESS)

RESIDENCE ADDRESS (IF NOT SAME)

DATE OF LOAN	FIRST INSTALMENT DUE DATE	OTHERS SAME DAY OF EACH MONTH	FINAL INSTALMENT DUE DATE	* FIRST INSTALMENT $	OTHER INSTALMENTS $	TOTAL OF PAYMENTS PAYABLE IN MONTHLY INSTALMENTS

$ _____ 1 CASH ADVANCE
$ _____ 2 NET BALANCE ON PRIOR ACCOUNT
$ _____ 3 LIFE INSURANCE PREMIUM
$ _____ 4 AMOUNT FINANCED
$ _____ 5 **FINANCE CHARGE**
$ _____ 6 TOTAL OF PAYMENTS
$ _____ **% ANNUAL PERCENTAGE RATE**

PRIOR ACCOUNT

$ _____ GROSS BAL ON PRIOR ACCT
$ _____ FINANCE CHARGE
$ _____ SALES CONTRACT CHARGE
$ _____ OTHER _____
$ _____ DISABILITY INSURANCE
$ _____ LIFE INSURANCE
$ _____ HOUSEHOLD GOODS INS
$ _____ NET BAL ON PRIOR ACCT

REFUNDS

INTERFACE NO

*The amount, if any by which the first scheduled installment payment exceeds the other scheduled installment payments reflects the charge for extending the first installment period beyond one month.

DISBURSEMENT OF CASH ADVANCE

a _____ $ _____
b _____ $ _____
c _____ $ _____
d _____ $ _____
e _____ $ _____
f _____ $ _____

NET CHECK TO BORROWER
(Line 1 less the sum of lines a through f) _____ $ _____

REBATE FOR PREPAYMENT IN FULL: For prepayment in full of the unpaid balance hereof prior to maturity, the portion of the Finance Charge applicable to the full installment periods scheduled to follow the due date nearest the date of prepayment, as scheduled originally in the loan contract or as rescheduled by reason of any deferment, shall be refunded or credited to the Borrower (**Rule of 78**). Where prepayment occurs on a date midpoint between the preceding and succeeding monthly installment due dates, it shall be deemed to have occurred on the preceding monthly due date. In all cases where prepayment occurs before the first monthly installment due date, it shall be deemed to have occurred on the first monthly installment due date. No refund of less than **$1.00** nor for partial payments need be made. Notwithstanding the above, if the original term of this loan was more than forty-eight (48) months and fifteen (15) days, the Lender shall rebate to the Borrower the difference between the original Finance Charge and finance charges recomputed by applying the Annual Percentage Rate to the actual unpaid balances of the Amount Financed for the actual time the loans were outstanding.

DEFERMENT CHARGES: With the consent of the Borrower, the payment date of all wholly unpaid installments may be deferred one (1) or more full months but not more than three (3) full months and the maturity of the contract extended for a corresponding period, and the Lender may charge a deferment charge therefor which shall be equal to the portion of the Finance Charge applicable to the first of the installments deferred, multiplied by the number of months in the deferment period.

DEFAULT CHARGE: If any scheduled installment is in default for ten (10) days or more, the Lender may charge a default charge of **$ .05** per **$1.00**, or fraction thereof, of such scheduled installments. Any portion of this Note remaining unpaid at maturity shall bear interest at the rate of **12%** per annum.

DEFAULT: Any default in the observance of the terms of this promissory note shall, at the option of the holder, make the entire unpaid balance hereof at once due and payable, subject to the rebate provisions of this contract and applicable law. The undersigned severally waive demand for payment, notice of non-payment, protest and notice of protest of this Note and consent to extensions of time of payment without notice. The construction, validity and effect hereof shall be governed by the laws of Connecticut.

CREDIT INSURANCE: Credit life insurance is not required in connection with this loan and was not a factor in the approval of this extension of credit. If Borrower chose to obtain credit insurance through Lender for the term of the loan, as indicated on the separately signed and dated Insurance Option, the cost(s) thereof are shown in the appropriate space above and are included in the Amount Financed.

REAL PROPERTY INSURANCE: If this transaction is real estate secured, Borrower is required to provide fire and hazard insurance coverage, to be approved by the Lender, loss, if any, payable to the Lender. This coverage is required in connection with this loan but is not available from Lender.

DESCRIPTION OF SECURITY

SECURITY AGREEMENT: This loan is secured by a Security Agreement bearing the above date of loan covering the collateral described below, which secures future and other indebtedness.

ALL ☐ NONE ☐ Certain motor vehicle(s) complete with all attachments, equipment, accessions, and proceeds, (if "ALL" is checked, fill in description.

MAKE	SERIAL NUMBER	BODY TYPE	MODEL	YEAR	OTHER IDENTIFICATION

OTHER SECURITY: If the Amount Financed exceeds $1,800.00, this loan may be secured by a mortgage on Real Property (if address filled in), which (IS)(IS NOT) the principal residence of the Borrower, located at _____. Co-maker(s), if any are indicated below. This loan will be secured by credit life insurance if a charge for such insurance is indicated above.

_____
Signature

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Form Systems, Inc.

SEEK AND FIND

DIRECTIONS:

Find the following words that are used in the area of consumer protection:

attorney
complaint
consumer
fraud
merchandise
merchant
protection
statute

C D E Q M N C S T U R B A N

Q A C D B N M E B J A S O N

X C O N S U M E R R I I S T

H Z M O T C S U A O T P H E

S D P A A N O Y U C J A C H

T M L O T P H R E D O R O T

Y E A R U A C T H E L M E L

I R I A T T O R N E Y N C O

E C N M E R C H A N T Y Z W

C H T D P E F G I H K L M O

R A U D P V E S A J A C H H

N N L O Q S W N M L O S T U

C D J U D D D A L J K W C H

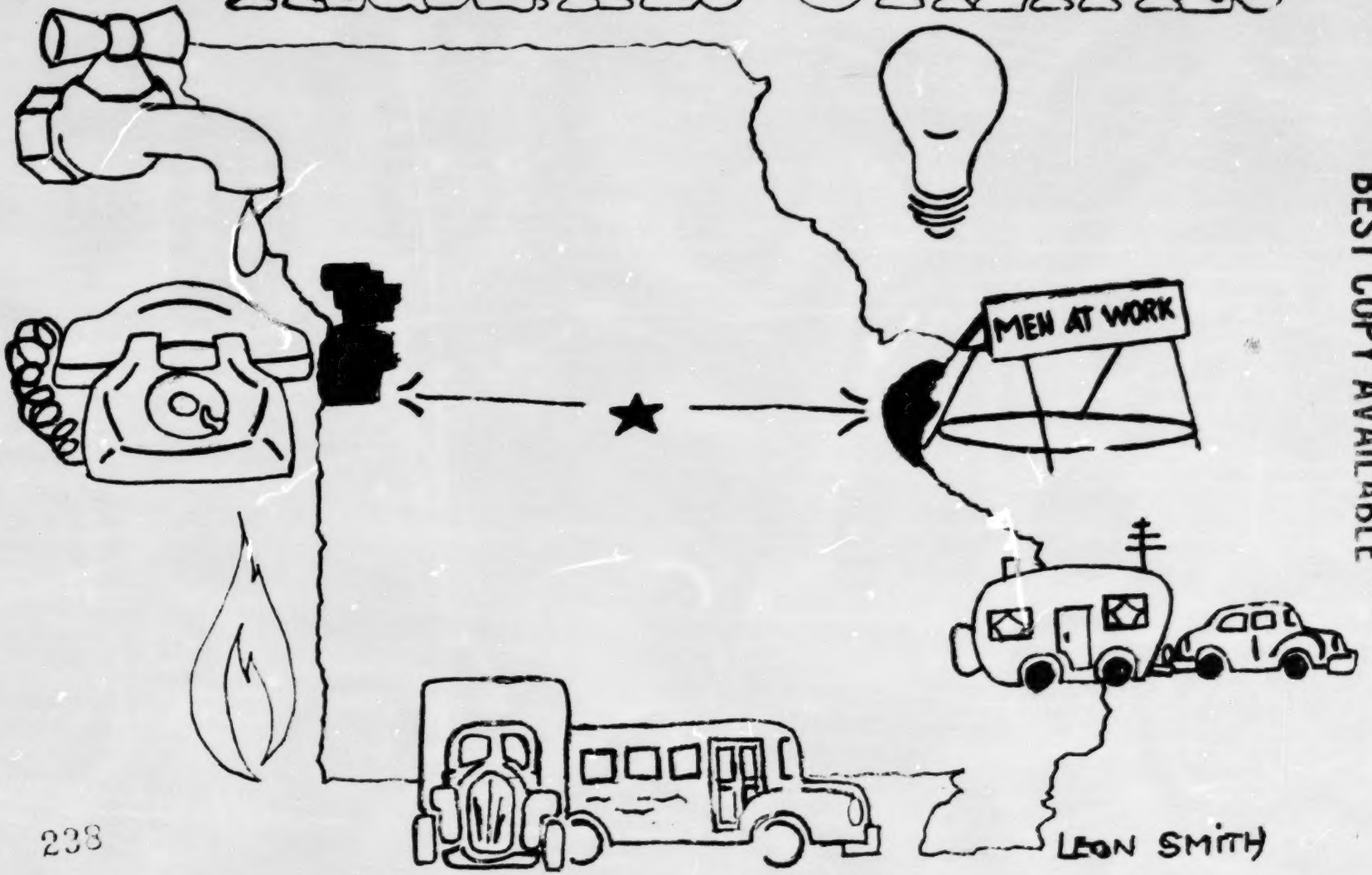
H I A E O A A N I O A E O E

R S S R R V M D S A T S R N

I E O O O I O R A N H L E R

After you find the words, look them up in the dictionary and write their meanings on the back of this page.

P.S.C. REGULATES UTILITIES



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MISSOURI PUBLIC SERVICE COMMISSION

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Missouri Public Service Commission

UNIT PRICING

Products we buy are usually sold and labeled according to a certain unit of measure. For example, we do not buy milk by the inch or foot, but by the unit of pint, quart or gallon. However, we must buy a window shade according to the units of inches or feet required. Below are names of some items all of us buy. Next to the name of the item write the name of the unit of measurement by which it is sold.

1. coffee _____
2. soda pop _____
3. oranges _____
4. bread _____
5. radishes _____
6. apples _____
7. doughnuts _____
8. ice cream _____
9. can of corn _____
10. potato chips _____

When we want to compare prices on a product, we should find out the cost of each unit. Unit prices help shoppers decide which is the best product for the money spent. Here is how to do unit pricing.

The price of an 8 ounce can of Mrs. Sweetie's corn is 64 cents. Divide the price by the number of ounces to find out how much a one ounce costs.

$$\text{number of ounces })\overline{\$.64} \text{ price for 8 ounces} = \$.08 \text{ price for one ounce unit}$$
$$64$$

Here are some problems for you to try. Remember, sometimes you will have a remainder, so that will become a fraction. All of these products are priced in units of ounces. Find out how much each product's unit price is and compare unit prices to see which product is the better buy. (Use scratch paper to do your division.)

1. 12 oz. Little Piggy Bacon for $1.20 _____ price per oz.
   1 lb. Little Piggy Bacon for $1.60 _____ price per oz.

2. 14 oz. Soft Hands Detergent for $.56 _____ price per oz.
   16 oz. Miracle Detergent for $.85 _____ price per oz.

3. 12 oz. can Bozo Dog Food for $.48 _____ price per oz.
   12 oz. can Mutt Dog Food for $.60 _____ price per oz.

4. 10 oz. Tillie's Tomato Juice for $ .90 _____ price per oz.
   14 oz. Tillie's Tomato Juice for $1.12 _____ price per oz.

Which is the better buy for the money according to unit prices?

1) _____ 3) _____

2) _____ 4) _____

Is the larger size of the same brand always the better buy? _____

Unit Pricing

Answer Key -

1. pound or ounces
2. ounces, quarts or liters
3. dozen
4. pound or ounces
5. bunch
6. pound
7. dozen
8. scoop, pint or quart
9. ounces
10. ounces

(or any other answer that is logical)

1) $ .10
   $ .10

2) $ .04
   $ .05

3) $ .04
   $ .05

4) $ .09
   $ .08

Which is better buy?

1) either one or same

2) Soft Hands Detergent

3) Bozo Dog Food

4) 14 oz. size of Tillie's Tomato Juice

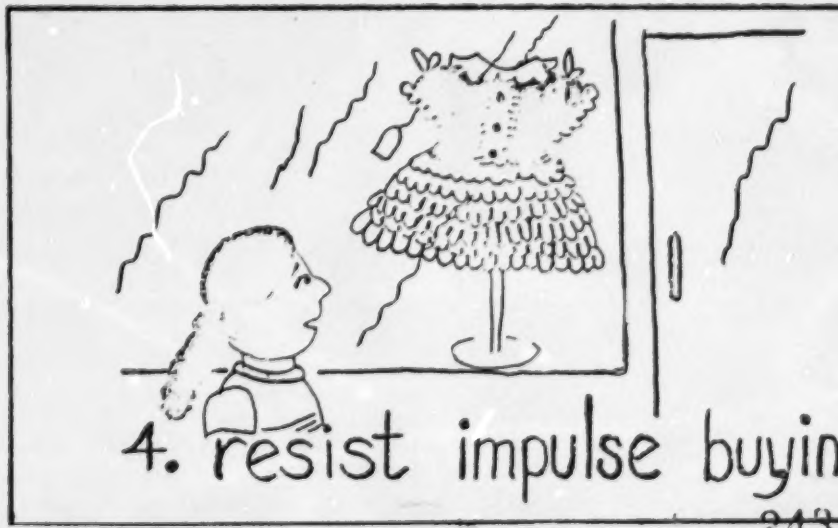
Is the larger size of the same brand always the better buy? No

Smart Shoppers. . . .

1. make a list

2. Take Their Time

3. compare



4. resist impulse buyin

Words To Know Exercise

Match the words in Column A with the words in Column B that are best associated with each other.

Column A	Column B
1. accomplice	A. the act of breaking into a building with the intent to steal
2. stealing	B. something a person owns
3. consequences	C. stealing articles on display at a store
4. shoplifting	D. a partner in a crime
5. property	E. the results of one's actions
6. burglary	F. a system of rules made by a government to protect society
7. law	G. taking something dishonestly that does not belong to you

ANSWERS
1 - D
2 - G
3 - E
4 - C
5 - B
6 - A
7 - F

FIND-THE-CRIMES PUZZLE

WHAT ARE THE EIGHT CRIMES BEING COMMITTED IN THIS PICTURE?

1. Employee stealing coat. 2. Kid carving initials into tree (vandalism). 3. Kids buying and selling stolen watches. 4. Man stealing TV. 5. Cab driver littering. 6. Burglar breaking into apartment. 7. Woman shoplifting. 8. Man snatching purse.

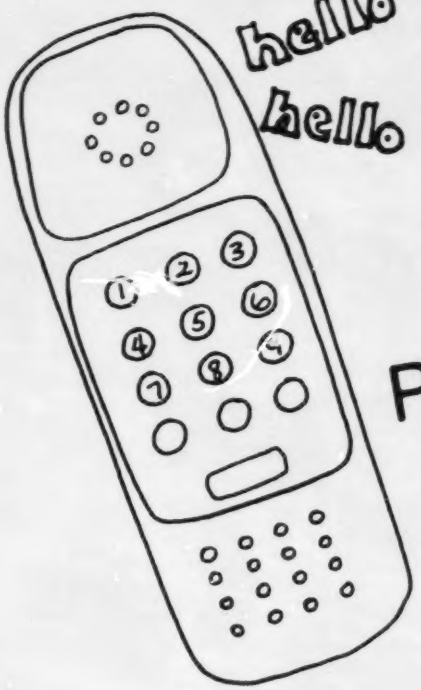
Communicating by Telephone

Answer the phone as soon as you can, the right way.

Know the correct number before you dial.

Give the person you're calling plenty of time to answer.

Speak quietly, use your normal voice.



Speak clearly, slowly.

Say your words carefully.

Put the phone down gently when you're through.

SOUTHWESTERN BELL TELEPHONE CO.

ENERGY CONSERVATION CHECKLIST

Find the answers to these questions	YES	NO	USUALLY
1. Do the classrooms have fluorescent light fixtures?			
2. Are the lights in the classroom turned off when it is not in use?			
3. Do the rest rooms have faucets which shut off automatically?			
4. Are there any dripping faucets in the building?			
5. Is the hot water too hot?			
6. Are the thermostats set at 68 to 72 degrees?			
7. Is there a night setback thermostat in the building?			
8. Are windows kept closed when the heat is on?			
9. Do the windows have shades or blinds?			
10. When coming indoors, do the students make sure they close doors?			

How can you find the answer to #6 and #10?

HOW ELSE CAN YOU CHECK?

WORDS TO KNOW

Directions: Match each word in Column A with its meaning in Column B.

Column A	Column B
1. embezzlement	a. a person legally appointed to act for another
2. attorney	b. dishonest dealing or cheating
3. consumer	c. taking money for own use
4. fraud	d. a person who buys or uses anything

Answer Key

1 - C
2 - A
3 - D
4 - B

READING LESSON

THE CONSUMER PRODUCT SAFETY COMMISSION SAYS:

"For Kid's Sake, Think Toy Safety By Knowing The Seven Toy Dangers"

1. Sharp Edges - Toys of brittle plastic or glass can easily be broken, and leave dangerous sharp cutting edges. Wooden, metal, and plastic toys sometimes have sharp edges because they are not made correctly.

2. Small Parts - Tiny toys and toys with small removable parts can be swallowed or stuck in a child's windpipe, ears or nose. The squeekers in some squeeze toys can be removed and possibly swallowed. The seams of poorly made stuffed toys can break open, and the stuffing can be swallowed or inhaled.

3. Loud Noises - Toy caps and some noise-making guns and other toys can make sounds that can damage hearing. The law requires this label on boxes of caps producing noise above a certain level: "WARNING-Do not fire closer than one foot to the ear. Do not use indoors."

4. Sharp Points - Broken toys can expose dangerous prongs and knife-sharp points. Pins and staples on doll's clothes, hair and accessories, can easily pierce the skin of an unsuspecting child. Even a teddy bear or stuffed toy can have barbed eyes or wires which can cut or stab.

5. Propelled Objects - Guided missles and other flying toys can become weapons and injure the eys in particular. Children should never be permitted to play with adult hobby or sporting equipment that has sharp points. Children's arrows or darts should have protective tips.

6. Wrong Toy For Wrong Age - Toys that may be safe for older children can be extremely dangerous in the hands of little ones.

7. Electric Toys - Electric toys poorly made, wired or misused can shock or burn. Electric toys must be made according to laws for controlling temperatures, and must display warning labels. They are recommended for children over eight years old, and the children should be taught to use them carefully and with adult supervision.

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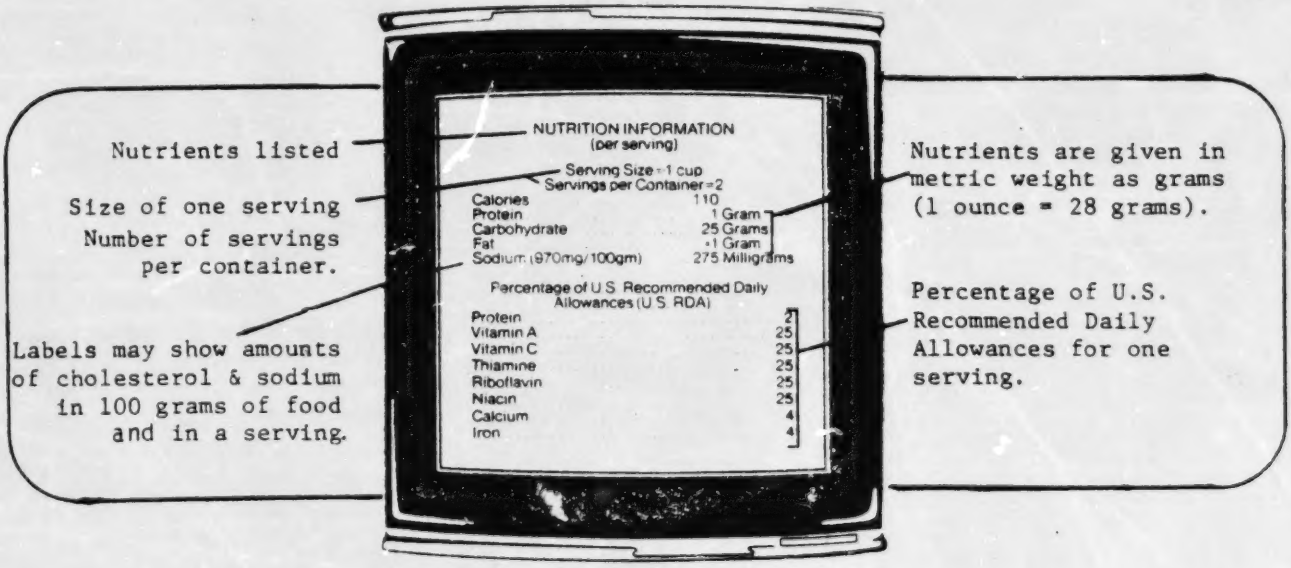
THE LABEL OUTSIDE TELL'S YOU WHAT'S INSIDE

The Food and Drug Administration has developed a labeling program so consumers can identify the nutrient content of foods before they are purchased. All labels with nutrition claims must follow the same format for presenting information. Any food to which a nutrient is added must also have a nutrition label. Nutrition labeling for other foods is optional.

Read the label on food packages. Keep a record and add the percentages for each nutrient consumed throughout the day. When the daily total for each approaches 100%, an ample supply of that nutrient is indicated.

The upper portion of the nutrition panel must show the suggested size for one serving of food, the number of servings in the container, and the number of calories in one serving. Grams are listed for the amounts of the three major nutrients: protein, carbohydrates, and fat. Cholesterol and sodium may also be listed in the upper portion of the panel.

The lower portion of the nutrition information panel requires that the percentage of United States Recommended Daily Allowance (U.S.RDA) for protein, five vitamins, and two minerals in the one suggested serving be listed.


Nutrients listed
Size of one serving
Number of servings per container.
Labels may show amounts of cholesterol & sodium in 100 grams of food and in a serving.
NUTRITION INFORMATION (per serving)
Serving Size=1 cup
Servings per Container=2
Calories 110
Protein 1 Gram
Carbohydrate 25 Grams
Fat 1 Gram
Sodium (870mg/100gm) 275 Milligrams
Percentage of U.S. Recommended Daily Allowances (U.S. RDA)
Protein 2
Vitamin A 25
Vitamin C 25
Thiamine 25
Riboflavin 25
Niacin 25
Calcium 4
Iron 4
Nutrients are given in metric weight as grams (1 ounce = 28 grams).
Percentage of U.S. Recommended Daily Allowances for one serving.

HOW CONSUMERS USE NUTRITION LABELING

1. Count calories per serving.
2. Compare value of nutrients per serving.
3. Identify best food sources for each major nutrient.
4. Learn for special diets amounts of cholesterol, sodium, etc.
5. Avoid food containing nutrients restricted by doctor.
6. Purchase new foods after reading nutrients listed.
7. Recognize foods which have been enriched or fortified.
8. Evaluate percentage of U.S. recommended allowances consumed each day.

UNITED STATES
FOOD & DRUG ADMIN.

NUTRITION SEEK-A-WORD

The hidden terms listed appear forward, backward, up, down, or diagonally. Find each term and identify the coordinates for the first and last letter.

	1	2	3	4	5	6	7	8	9	10	11	12	13	14
24	V	I	T	A	M	I	N	A	C	P	L	S	Z	N
23	K	L	U	O	V	M	N	P	Q	O	R	E	T	U
22	Z	W	V	S	B	C	D	H	G	L	J	I	P	T
21	B	D	C	L	R	K	M	N	S	Y	C	R	R	R
20	D	L	K	R	B	D	C	L	D	U	H	O	O	I
19	R	I	B	O	F	L	A	V	I	N	E	L	T	E
18	P	Q	S	R	S	R	T	C	V	S	N	A	E	N
17	X	C	O	Y	E	Z	B	A	N	A	R	C	I	T
16	D	N	D	N	N	U	T	R	I	T	I	O	N	S
15	F	I	I	I	U	G	H	B	A	U	C	J	S	K
14	L	M	U	M	N	P	Q	O	C	R	H	R	S	T
13	V	A	M	I	R	O	N	H	I	A	E	W	X	L
12	B	T	C	D	H	L	N	Y	N	T	D	M	C	N
11	P	I	Q	S	T	I	C	D	R	E	P	V	H	W
10	B	V	D	C	M	C	G	R	F	D	H	J	O	K
9	L	N	F	A	T	S	P	A	M	P	R	S	L	T
8	A	W	T	X	Y	S	A	T	U	R	A	T	E	D
7	B	I	K	H	L	M	N	E	P	R	D	C	S	L
6	E	B	D	K	I	L	M	S	V	L	A	M	T	N
5	L	G	H	L	M	A	P	R	S	L	M	P	E	S
4	K	B	C	G	H	J	M	G	C	K	L	M	R	R
3	Z	V	P	F	O	R	T	I	F	I	E	D	O	K
2	M	D	S	P	D	B	U	L	N	R	S	V	L	M
1	N	P	G	R	A	M	S	V	S	E	Y	B	K	L
	1	2	3	4	5	6	7	8	9	10	11	12	13	14

NUTRITION TERMS

General

enriched
fortified

cholesterol
polyunsaturated
saturated

label

nutrition

minerals
U.S. RDA
vitamins

Weights and Measures

calorie
IU

gram
mcg
mg

Major Nutrients

carbohydrates
fat
protein

Vitamins

Vitamin A
Vitamin C
Niacin
Thiamine
Riboflavin

Other Essential Elements

calcium
iron
sodium

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"PHILLY"
PHILADELPHIA BRAND
"PHILLY" CHEESE BELL
1 8-oz. pkg. Cracker Barrel Brand cheddar cold pack cheese food
1 8-oz. pkg. Philadelphia Brand cream cheese
Parkay margarine
2 teaspoons chopped pimiento
2 teaspoons chopped green pepper
2 teaspoons chopped onion
1 teaspoon Worcestershire sauce
½ teaspoon lemon juice
Combine cheese food, softened cream cheese and 2 tablespoons margarine; mix until well blended. Add remaining ingredients; mix well. Mold into bell shapes, using the Cracker Barrel container coated with margarine. Chill until firm. Remove. Yield: 2 bells
0 21000 61223
NUTRITION INFORMATION
SERVING SIZE 1 OZ.
SERVINGS PER PKG 8
PER SERVING
CALORIES 100
PROTEIN 2g
CARBOHYDRATE 1g
FAT 10g
PERCENTAGE OF U.S. RECOMMENDED DAILY ALLOWANCE (U.S. RDA): PROTEIN 4, VITAMIN A 8, RIBOFLAVIN 2, CALCIUM 2; LESS THAN 2% OF VITAMIN C, THIAMINE, NIACIN AND IRON.
INGREDIENTS: PASTEURIZED MILK AND CREAM, CHEESE CULTURE, SALT, CAROB BEAN GUM.
Kraft INC., CHICAGO, IL 60690
NOV-15-78
BEST WHEN PURCHASED BY DATE AT RIGHT
SATISFACTION GUARANTEED or your money back from Kraft
PHILADELPHIA BRAND CREAM CHEESE PASTEURIZED
KRAFT
REFRIGERATE
NET WT. 8 OZS. (227g)
PHILADELPHIA BRAND made only by KRAFT
LIFT HERE TO OPEN
TUCK FLAP IN TO CLOSE

SECTION IV
(Refer to corresponding Teacher Guide for discussion of label information)

HOW TO READ A LABEL

1. Product Name
2. Brand Name
3. Origin of Product
4. Quantity
5. Ingredients
6. Nutrition Information
7. Open Dating
8. Universal Product Code (UPC)
9. Additional Information

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MAIL ORDER ADVERTISING SURVEY

Directions: Please read the questions below and put a check mark in the proper box. There is no right or wrong answer. DO NOT WRITE YOUR NAME.

	YES	NO	I DON'T KNOW
1. Have you ever ordered anything by mail?			
2. Have you always received what you ordered?			
3. Did you always receive what you expected?			
4. Have you ordered with order blanks or coupons?			
5. Have you ever sent money with orders?			
6. Did you have to include a label, receipt or 'proof of purchase'?			
7. If you did not receive your order, did you do something about it?			
8. Do you think you can do something about an order you don't receive?			
9. Do you think there are a lot of good things students can order by mail?			
10. Do you think companies you order from try to cheat you?			

If you have ever sent away for something, was it because the item was free, a bargain, something neat, something different, or for another reason? Name the item and give the reason for ordering it.

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U.S. POSTAL INSPECTOR'S OFFICE

Directions: Make a transparency. Project onto bulletin board and trace.
SUGGESTED TITLE: ASSERTIVE OR AGGRESSIVE?